

COMMUNITY DEVELOPMENT GROUPS IN THE URBAN FIELD IN PAKISTAN

Prepared for the Swiss Development Cooperation



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Abbreviations and Local Terms

Abbreviations

ABES	:	Adult Basic Education Services
ADP	:	Annual Development Programme
AFCW	:	Academy of Female Community Workers
ASB	:	Anjuman Samaji Behood
ASC	:	Administrative Staff College
ATDO	:	Appropriate Technology Development Organization
BCCI	:	Bank of Commerce and Credit International
BRC	:	Building Research Centre
CAG	:	Community Action Group
CDKA	:	Community Development in Katchi Abadis
CLF	:	Civilian Labour Force
CSDO	:	Cantonment Slum Development Organization
DCET	:	Dawood College of Engineering and Technology
EPI	:	Expanded Programme for Immunization
FDA	:	Faisalabad Development Authority
FMC	:	Faisalabad Municipal Corporation
G I	:	Galvanized Iron
GNP	:	Gross National Produce
GKRP	:	Greater Karachi Resettlement Project
HBFC	:	House Building Finance Corporation
HDA	:	Hyderabad Development Authority
HEAL	:	Health Education and Literacy
HMC	:	Hyderabad Municipal Corporation
IDA	:	International Development Agency
ISD	:	Illegal Sub-Division
KAIRP	:	Katchi Abadi Improvement & Regularization Programme
KDA	:	Karachi Development Authority
KMC	:	Karachi Metropolitan Corporation
KMP	:	Karachi Master Plan
KWSB	:	Karachi Water and Sewerage Board
LDA	:	Lahore Development Authority
LDP	:	Lyari Development Project
LHV	:	Lady Health Visitor
LMC	:	Lahore Municipal Corporation
MDP	:	Mauripur Development Project
MNA	:	Member National Assembly
MPA	:	Member Provincial Assembly
NA	:	Not available
NESPAK	:	National Engineering Services Pakistan
NGO	:	Non Government Organization
NGOCC	:	Non Government Organization Coordinating Council
OPP	:	Orangi Pilot Project
ORS	:	Oral Rehydration Salts
PCSIR	:	Pakistan Council of Scientific and Industrial Research
PDA	:	Peshawar Development Authority
PILER	:	Pakistan Institute of Labour Education and Research
PMC	:	Peshawar Municipal Corporation
PVHNA	:	Pakistan Voluntary Health and Nutrition Association
PWD	:	Population Welfare Department
PWP	:	Peoples Works Programme

RTI	:	Research & Training Institute
RTI	:	Regional Training Institute
SWD	:	Social Welfare Department
UBS	:	Urban Basic Services
WASA	:	Water and Sewerage Agency
WCF	:	Walled City Foundation
YGCWA	:	Young Grex's Combined Welfare Association

Local Terms

anjuman	:	association
dallal	:	middleman
falah-o-behbood	:	social welfare
islahi	:	for purposes of reform
jhor	:	cesspool
katcha	:	temporary
katchi abadi	:	suqatter settlement
mustahqeen	:	deserving of zakat
pucca	:	solid, permanent
zakat	:	tax for charity

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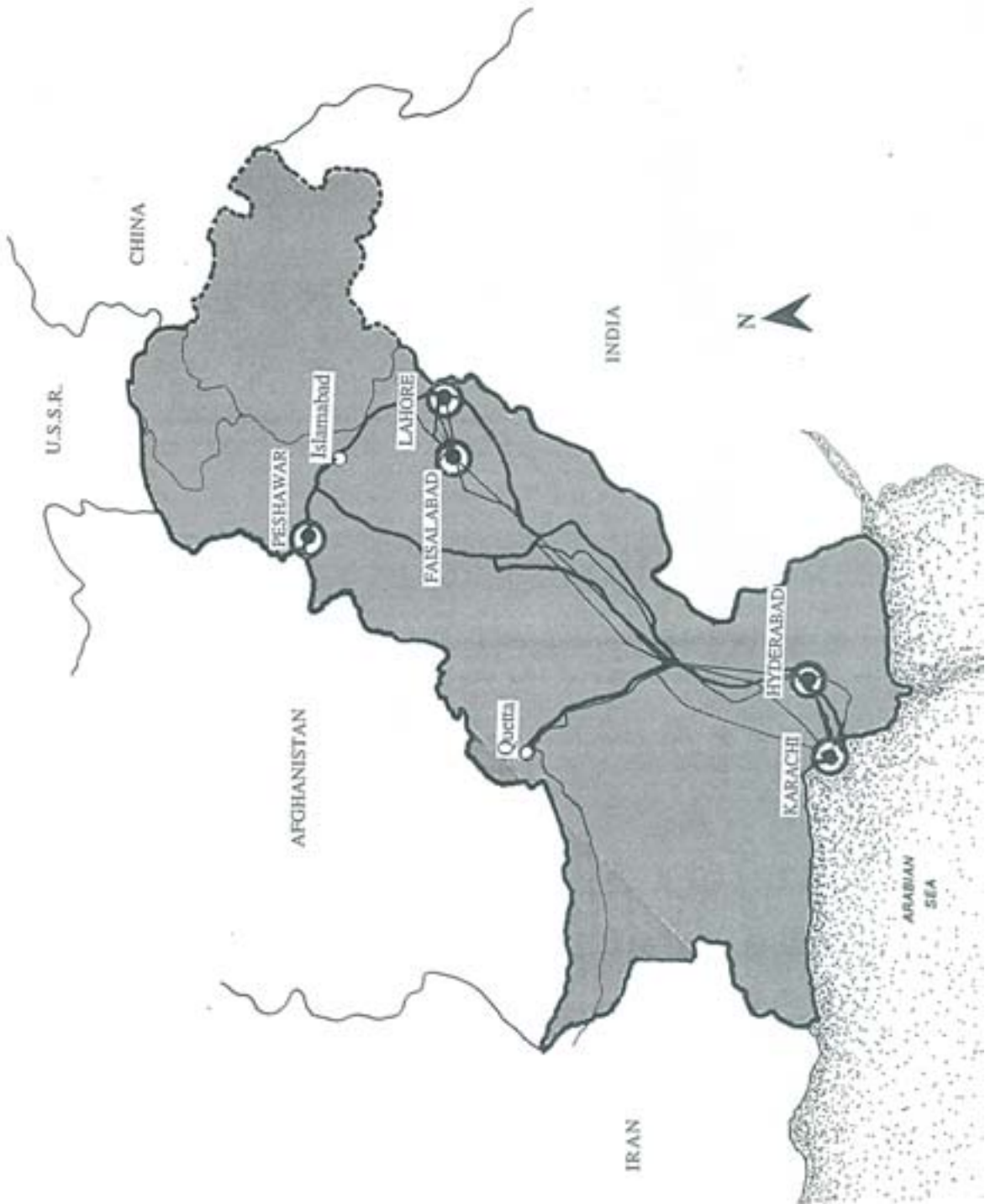
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LOCATION OF THE FIVE CITIES



COMMUNITY DEVELOPMENT GROUPS IN THE URBAN FIELD IN PAKISTAN

I. INTRODUCTION

1. REASONS FOR THE STUDY

1.1 The growing importance of the urban sector in Pakistan

The Swiss Development Cooperation (SDC) in Pakistan has so far concentrated its activities on providing assistance to rural development. However, between 1972 and 1981, the urban population of Pakistan has increased from 25 percent of Pakistan's total population to 28 percent and is projected to be 40 percent by the year '2000. This enormous increase has led to the creation of a host of problems for Pakistan's urban centres.

1.2 The importance of community groups in the urban sector

Conventional planning and development through traditional state institutions have not only failed to overcome the problems created by the massive increase of urban populations, but have in their turn created new ones, especially for the lower income groups. This state of affairs has led to the creation of an informal sector, often exploitative in nature, which caters to the needs of the urban poor. To strike a more equitable relationship with this sector, Community Action Groups (CAGs) have sprung up in many low-income areas and are being increasingly supported by Non-Government Organizations (NGOs). It is felt by the SDC that these CAGs and NGOs, properly equipped and supported, can help the state agencies in overcoming certain aspects of the urban crisis and can lead to an adoption by state agencies of more appropriate urban development strategies.

1.3 SDC's future plans

Given the growing importance of the urban sector and the potential of involving communities in development, the SDC wishes to involve itself in the urban sector in general, and with problems related to low income settlements in particular. As a first stage towards this involvement, the SDC would like to understand the situation in the key cities of Pakistan. This study has been undertaken to help provide such an understanding.

2. OBJECTIVES OF THE STUDY

The main objective of this study is to help in the formulation of a strategy for the involvement of the SDC in the urban sector in Pakistan. As this involvement is to be limited to the lower-income groups, the study deals only with those planning and development issues and programmes in the formal sector, which have effected, are effecting, or are likely to effect the urban poor in the future. The informal sector and NGO activity, however, is dealt with in greater detail.

3. THE CITIES CHOSEN FOR THE STUDY

The cities chosen for the study are: Karachi, Hyderabad, Faisalabad, Lahore, and Peshawar. The reasons for choosing these cities are:

- a) They have high growth rates;
- b) Their post-independence expansion preceded that of other urban centres in the province to which they belong;

- c) As compared to other urban areas, state intervention in their planning process has been considerably more marked and their local government institutions stronger;
- d) A larger number of CAGs and NGOs operate in these cities than in other urban areas;
- e) Given the size and nature of urban growth in Pakistan, problems similar to what these cities face today will be faced by a large number of urban centres in the not to distant future.

4. METHODOLOGY

4.1 Data collection

The first stage of the study consisted of collecting all easily available data on the 5 cities; on the NGOs and CAGs operating in them; on low-income settlements in them, and on past, present and future government plans for them. Based on this data, NGOs and CAGs were contacted in these cities and plans for field visits to low-income settlements and government agencies were prepared. In addition, data for a comparative profile of the 5 cities was also collected.

4.2 Field visits

4.2.1 Visits to low-income settlements

As a rule, the consultant visited the settlement and spoke at random with the residents before contacting the local CAG or NGO operating there. However, in the case of NGOs, CAGs or areas which were well known to the consultants, this rule was not necessarily adhered to. This process made it possible for the consultant to understand the problems of the settlement, the residents' view of groups operating there and the politics of the area, before meeting the CAGs and NGOs. In many cases, such as in Patiala House "katchi abadi" in Lahore, and Nothia in Peshawar, it was discovered that the NGOs that were supposed to be active there were not known to the people at all. At other places, CAGs which were unknown to the consultants, such as in Budni village, Karachi, and Shahdand, Peshawar, were discovered.

4.2.2 Visits to government agencies

No visits to government agencies were made in the case of Karachi and Lahore, except for the collection of published information. This was because the consultant and his associate between them are fully aware of the past and present development plans for these cities. However, in the case of Peshawar, Faisalabad and Hyderabad, detail discussions with relevant officials in the development agencies, local government, and water and sewerage authorities were held.

4.3 Compiling of the report

The final report is not only the result of initial data collection and field work. It also relies on ongoing research work by the students of architecture at the Faculty of Architecture and Planning at the DCET in Karachi; recent initiatives undertaken by the OPP/RTI in networking; and the recently prepared, or under preparation, master plans for the 5 cities.

II. LOW-INCOME COMMUNITIES AND URBAN SECTOR STATISTICS

1. DEMOGRAPHICS

1.1 Population

The 5 cities covered by this study contain 13.56 percent of Pakistan's total, and 42.6 percent of its urban population (1). Over 70 percent households which comprise this population earn less than 1500 rupees per month and as such belong to the 30th percentile or below. Income levels in Faisalabad are the lowest, with 70.66 percent households earning less than Rs 500 per month, followed by Peshawar where 54.6 percent earn between Rs 300 and Rs 1,000 per month, and 14 percent below Rs 300 (2).

1.2 Growth

1.2.1 Total growth in the 5 cities

The urban growth rate of Pakistan is 4.4 percent per year. The yearly growth rate of the 5 cities varies from 4.96 percent for Karachi to 2.5 for Peshawar. Except for Karachi, natural growth rate accounts for about 60 percent of the total increase in population. The period of maximum growth percentage was between 1972 and 1981, when the urban populations of these cities registered a net increase of 3,180,783 at an average growth rate of 4.26 percent. The population of these cities has increased by a greater number, 3,683 million, in the 7 years between 1981 and 1988, at an average growth rate of 3.67 percent. In the next 5 years the population will increase by about the same figure, 3,620 million (3).

1.2.2 Growth in low-income settlements

The growth in low-income settlements is much larger than for the cities as a whole. This is obvious when comparing income figures for the cities over time (4). In the case of Karachi it is estimated that the growth of "katchi abadis" between 1971 and 1981 was 8 percent as compared to a total growth rate of 4.8 percent per year (5).

1.2.3 Birth and fertility rate

Birth rate in the cities varies from 39.52 in the case of Peshawar to 33.67 in the case of Hyderabad; fertility rate from 5.6 in the case of Karachi to 6.92 and 6.73 in the case of Peshawar and Hyderabad. The mean age of marriage is between 20.37 years for Hyderabad and 21.74 for Lahore (6).

1.3 Density and household size

In all the 5 cities there is a marked difference in the densities of the city as a whole and the densities of the lower-income areas of the city (7). The density of Lahore as a whole is 160 persons per hectare, whereas the density of Patiala House, which is one of the less dense low-income settlements, is 348 per hectare (8).

Similarly, the density of Karachi as a whole is 154.1 per hectare as compared 182 for Lyari, a representative inner city slum (9). Household size in the cities as a whole and of low-income areas also varies considerably. For example, the average household size in Peshawar as a whole is 6.9 while in Akhunabad settlement, which is fairly representative of a low-income area, it is 9.1.

Similar differences exist for the 4 other cities as well (10). In addition, both densities and household size in low-income settlements have been increasing over time (11).

2. OCCUPATIONS AND INCOMES

2.1 Occupations: labour force

All the 5 cities have remarkable similarities in their occupation and employment structures. Labour force participation rate varies only from a maximum of 26.3 percent of the total population for Lahore, to a maximum of 23.6 percent for Hyderabad. Similarly, the number of employed persons as percentage of the total population varies from a maximum of 28.5 for Faisalabad to 24.41 percent for Peshawar (12). Again, in all the 5 cities the largest number of persons, an average of 40.3 percent of the total labour force, are employed in production and related activities. Persons employed in administrative jobs are considerably higher in Karachi, Lahore and Peshawar than in Hyderabad and Faisalabad and reflect the fact that these cities are provincial capitals. Peshawar has a much higher percentage of persons employed as sale workers as compared to the other cities, and this again reflects the trading nature of Peshawar's economy (13).

2.2 Incomes

As mentioned earlier, the income tables (14) for the 5 cities establish that about 70 percent of the households earn less than Rs 1,500 per month and thus belong to the 30th percentile or below. However, more recent surveys for the Karachi Master Plan '2000 (15) have established that incomes are considerably higher than what were previously estimated. Similarly, a survey for an UNESCAP study (16) in 1986, in a new "katchi abadi" in Karachi, also observed average incomes of over Rs 2,000 per household per month. Karachi Master Plan '2000 surveys for expenditure patterns for sample households in "katchi abadis" and for planned areas show that in both cases, over 50 percent of all income is spent on food, leaving well below subsistence requirements for other necessities of life such as transport, clothing, education and health (17). Conditions in the other 5 cities are also similar (18).

2.3 Labour force

The average labour force participation rate for the 5 cities is 25.42 percent of the population. It is 23.3 percent for men and 3.1 percent for women. The average unemployment rate is 8.55 percent (19).

2.4 Number of income earners per household

Surveys in low-income settlements have established that in the majority of cases (71 percent) there is more than one income earner per household and that an increasing number of women are supplementing household earnings (20).

2.5 Unemployment

Unemployment in the 5 cities has increased considerably (8.55 percent) since the last census in 1981 was conducted. The educated youth, among the low-income groups, have been particularly affected by the lack of job opportunities along with daily wage labourers (21). This is due to a hostile investment climate in industry; a stagnant public sector; return of Pakistani labour working abroad; the end of the building boom of the seventies; and a major flight of capital from the country. In addition, the educated poor are not willing to work as artisans and labour, and white-collar jobs are not available.

3. PHYSICAL

3.1 Percentage of population in slums and "katchi abadis"

No figures are available for populations living in slums. However, 35 percent of Karachi, 25 percent of Hyderabad, 13 percent of Lahore, 60 percent of Faisalabad and 2 percent of Peshawar live in "katchi abadis" (22). It is estimated that 50 percent of the population of Peshawar and 35 percent of Lahore lives in areas that would fit the definition of the word slum (23). Similarly, in the other 3 cities there are

large areas which are not "katchi abadis" but are devoid of proper facilities and have poor housing conditions.

3.2 Persons per dwelling

Persons per dwelling unit vary from 6.7 in Karachi to 7.5 in Hyderabad (24). However, the number of persons per unit in the lower-income areas is much higher than the city average. For example, persons per dwelling unit in Peshawar as a whole are 7.4. This figure for the Akhunabad settlement (Peshawar) is 9.1 and for Tekhal Payan settlement (Peshawar) is 12.8 (25).

Statistics show that the number of persons per dwelling unit is increasing rapidly. For instance in the case of Karachi it has increased from 6.7 in 1981 (26) to about 10 in 1986 (27).

3.3 Persons per room

Average persons per room vary from 2.9 in Lahore to 3.8 in Hyderabad. The Peshawar figure is 3 and that of Karachi is 3.1. In both these cities persons per room in low-income settlements can be as high as 5 (28) and a substantial difference in the figure is possible for higher and lower-income groups. For example, in Karachis' planned areas the figure is 2 persons per room whereas the average figure for the Karachi "katchi abadis" is 3. However, statistics show that persons per room are decreasing in all the cities, except Peshawar, due to an increase in the number of rooms per housing unit (29).

3.4 Services

3.4.1 Piped water supply

Piped water supply varies from 31 percent for Faisalabad to 65 percent for Lahore (30). Recent figures for Karachi show that over 82 percent of house-holds in planned areas have piped water as opposed to 46 percent for the "katchi abadis" (31). In addition, the number of households in the city with piped water supply has increased from 46 percent to over 66 per cent between 1980 and 1986. Similar increase has also taken place in Peshawar.

3.4.2 Sewerage

Percentage of households with sewerage connections varies from 15 in Peshawar to 53 in Karachi (32). In most "katchi abadis" and slum areas, in the 5 cities, sewerage systems are generally non-existent and sample surveys for Karachi, Peshawar and Hyderabad show that conditions have deteriorated since the last housing census in 1980 (33).

3.4.3 Electricity

Percentage of households with electric connections varies from 66 percent for Karachi to 86 percent for Peshawar and Lahore (34). Recent surveys for Karachi have established that the percentage of households with electric connections have increased from 66 percent in 1980 to 82 percent. Recent Peshawar and Hyderabad figures show an increase in the percentage of households connected to electricity. However, recent Karachi figures also show that 72 percent of houses in "katchi abadis", as opposed to 93 percent in planned areas, have electric connections (35).

3.4.4 Gas

56 percent of households in Karachi are connected to gas. The figure is the highest in Pakistan. Figures for Lahore are only 20 percent (36) and for Peshawar and Hyderabad they are even lower. Even so, only 32 percent of "katchi abadi" households in Karachi use gas against 72 percent for the planned areas. Surveys in fairly developed "katchi abadis" in Lahore and Peshawar have shown that no more than 2 percent of the households have gas connections (37).

3.4.5 Solid waste management

Solid waste management in all the 5 cities is the responsibility of the Municipal Corporations. In low-income areas it simply means the lifting of garbage from neighbourhood bins by trucks and its dumping at sites outside the city. In Lahore, this facility is extended to two-thirds of the city on an intermittent basis, but reaches no more than 40 percent of the population (38). In Karachi, 66 percent of the households are served (39). However, study of a better developed "katchi abadi" of 800,000 population in Karachi has revealed that garbage collection from the neighbourhood bins takes place at an average of twice a month (40). Interviews with health inspectors of the KMC reveal that 75 percent of all vehicles involved in garbage collection ply in the more affluent areas of the city, and the vast majority of the 9,118 sweepers employed by the KMC, operate in the upper-income colonies (41).

3.4.6 Health

Infant mortality rates in the 5 cities vary from 85 per 1000 in Karachi to 128 for Faisalabad. Hospital beds per 1000 also vary from 0.79 for Faisalabad to 2.85 for Hyderabad. Hyderabad, where health care statistics are slightly better than the other cities, has 1 doctor for every 2263 persons whereas there is only 1 para-medic for every 2694 persons (42). Sample surveys in the "katchi abadis" of all the 5 cities show that malaria, diarrhoea and typhoid, in that order, account for 60 percent of all disease in the settlements and that there is a marked fall in all three in settlements which have paved streets and some form of sanitation system. In addition, in certain settlements as many as 60 percent of the surveyed population had been affected by the major diseases in the 3 month period before the survey was conducted (43). Again, investigations establish that over 80 percent of the residents of slums are served by private practitioners and the rest by government facilities. This dependence on the private sector increased enormously in the Sixth Plan period when expenditure on health was reduced from 17 percent of the GNP to 2.6.

3.4.7 Education

Literacy rate in the 5 cities varies from 56.6 percent in Karachi to 36 percent in Peshawar, and the female literacy rate from 51.1 percent in Karachi to 23.3 in Peshawar. Between 1972 and 1981, both male and female literacy has increased substantially; 10 percent in Lahore and Faisalabad; about 5 percent in Karachi; and only nominally in Peshawar. Again, male and female enrolment in schools varies from 41.1 percent for Karachi to 23.9 percent for Peshawar (44). Surveys in a number of "katchi abadis" in Lahore and Karachi have shown that literacy figures in older lower-income areas are as high as the city average (45). However, for Peshawar and Hyderabad this does not hold true (46).

4. REVENUE GENERATION, EXPENDITURE AND RECOVERY

All the 5 cities show similar trends in matters related to public finance (47). Revenue generation per capita has fallen sharply since 1979 while expenditure per capita has increased. The proportion of developmental versus non-developmental expenditure has decreased considerably and loans from federal and/or provincial sources, which were unheard of before 1979, have become a common feature of local government budgets. In the case of Karachi, this loan component has increased considerably between 1985 and 1989 (48). In addition, the KMC is the recipient of a major federal grant for the Karachi Special Development Plan. For Lahore, projections show that unless revenues are increased considerably, investment levels would fall by 50 percent in per capita terms in the next few years (49).

5. FUTURE HOUSING NEEDS

Between 1988 and 1993, the 5 cities would require about 100,000 housing units per year (50). 50 percent of these would be for the lower-income groups (51). This figure does not take into consideration the number of houses required to cover the housing backlog or replacement of dilapidated housing. The largest number of houses would be required in Karachi, 37,000 units; and the least in Peshawar, 6000 units. The total land required for these houses, between 1988 and 1993, is about 17,000 hectares. Except for Karachi and Hyderabad, where state land is still available, this would have to be acquired from private

owners. The total cost of this land, inclusive of the cost of state land where available, would be in the neighbourhood of Rs 6,265 million! a figure unaffordable except through a major international loan.

6. CONCLUSIONS

A number of conclusions regarding the 5 cities can be drawn from the statistics quoted above. These are:

6.1 Availability of urban sector statistics for low-income settlements

There is a marked difference between the data on each of the 5 cities as a whole and the situation in their low-income settlements. For a better understanding of slums and "katchi abadis" a separate data base is required for them.

6.2 Two different worlds

The upper-income areas and the low-income settlements are two different worlds. Figures show that they are bound to have different attitudes, priorities and two different world views.

6.3 Failure of the planning process

The increasingly rapid growth of unplanned settlements, as compared to planned areas, and the increase in household size and unemployment, show that development is not keeping pace with growth.

6.4 Public finance

The financial crisis, and its nature, that some local governments are facing and others are moving towards, effects the low-income groups more than middle or higher-income ones, and suggests that major reform is needed in the manner in which local governments are run. In addition, new sources of revenue need to be tapped and/or the present sources augmented.

6.5 Disease and low level of services

The nature of disease in low-income settlements and its high incidence show that it is directly related to poor water, sewerage and garbage collection services in addition to poor preventive care. In addition, no modern health care system can possibly work when the ratio of para-medics to population is what it is.

6.6 Urban poverty levels

Over 30 percent of households live below the absolute poverty threshold. If conditions are to improve then job opportunities will have to be generated, especially for women, so that household incomes can be supplemented.

6.7 Land affordability

Given the level of urban poverty and the price of even raw un serviced land, it is clear that a 60 M2 piece of land for house building purposes is unaffordable for the vast majority of the urban poor, unless some long-term loan for land purchase can be made available to them.

6.8 Education

An alarmingly low percentage of school-age going children are actually going to school. This will have serious repercussions in the not too distant future as over 50 percent of the population of the low-income areas of these cities is below the age of 14.

III. AN EVALUATION OF STATE POLICIES RELATED TO LOW-INCOME COMMUNITIES

1. LOCAL GOVERNMENT INSTITUTIONS INVOLVED IN URBAN DEVELOPMENT

1.1 Nature and functions

The nature and functions of government institutions involved in development in all the 5 cities is similar. These institutions consist of the Development Authority; the Municipal Corporation; the Water and Sewerage Authority (WASA) or in the case of Karachi, the Karachi Water and Sewerage Board (KWSB); and the Cantonment Boards.

1.1.1 The development authorities

a) Nature:

The development authorities are statutory bodies and function under the control of the Housing, Physical and Environmental Control Department of the provincial governments. Though they are not elected bodies, the mayor of the city is a member of their governing councils.

b) Functions:

The development authorities are the policy-making bodies for the development of the city and are also in-charge of arranging for and supervising such development. In addition, they are responsible for the formulation and administration of building regulations, and in the Punjab, for the maintenance of parks, gardens and subsoil water management. Except in the case of Karachi, where they deal only with bulk water supply, the development authorities, through WASA, are responsible for the provision of water supply, sewerage and drainage. In Peshawar they are also responsible for slum upgrading and in Lahore and Faisalabad for "katchi abadis" regularization and improvement. Traffic engineering also forms part of their functions.

c) Finances:

Development authorities raise finances through land development and its sale; lease, regularization and issue of building permits; federal and provincial loans and grants, which are sometimes a part of foreign assistance for urban development projects, such as the on-going Karachi Special Development Programme. All 5 development authorities studied have an increasing financial deficit.

1.1.2 The municipal corporations

a) Nature:

The municipal corporation consists of a "political" section and an "executive" section. On the political side is the elected municipal council with the elected mayor as its head. Each councillor represents his ward which, at an average, consists of a population of 50,000. On the executive side the municipal corporations are part of the department of local government of the province they belong to, which at the corporation level, is headed by the municipal councillor. The relationship between the executive and the political wings is governed by the 1979 Provincial Local Body Ordinances. These ordinances give the executive the power not only to over-rule the decisions of the council, but to suspend or supersede the council for a period of 6 months if, in the opinion of the executive, the council has not managed its affairs satisfactorily.

b) Functions:

The municipal corporations are responsible for maintenance and repair of roads; street paving in certain areas; removal of encroachments; fire fighting; provision and maintenance of street lighting and road signs; primary education; maintenance of tertiary open drains; health and sanitation; solid waste management; recreation and social welfare. In Sindh, the municipal corporations, through their "katchi abadi" directorates, are also in-charge of the Katchi Abadi Improvement and Regularization Programme (KAIRP), while in Karachi, the KWSB is an autonomous body under the KMC Council. In addition, the municipal corporations also give their councillors grant-in-aid so that they may carry out small level urgently needed developments in their areas.

c) Finances:

The municipal corporations raise their revenues through octroi; property tax, or part of it, as in the case of Karachi; tax on transfer of property; rents; conservancy and fees.

1.1.3 WASA/KWSB

a) Nature:

In Lahore, WASA is an autonomous body under the LDA Board and in Karachi the KWSB has the same position under the KMC Council. In Peshawar, Faisalabad and Hyderabad, WASA is a department of their respective development authorities.

b) Functions:

WASA/KWSB is in-charge of operating and maintaining water supply, sewerage and drainage and is empowered to collect charges for these services from the beneficiaries. KWSB is also in-charge of bulk water production for Karachi and establishment, operation and maintenance of sewerage systems and treatment plants.

c) Finances:

WASA/KWSB's main source of revenue is from water and sewerage charges. However, power and operating costs of WASA/KWSB are increasing (for Lahore an annual rate of 20 and 12 percent respectively) while revenues do not show a corresponding annual increase (5 percent increase for Lahore). In addition, in all 5 cities there are a large number of illegal water connections. In Lahore, this figure is estimated at 100,000 and for Karachi 215,000. These illegal connections deny WASA/ KWSB of very substantial revenues (over Rs 90 million for Lahore and Rs 1,612 million for Karachi). KWSB and WASA Lahore are also responsible for foreign exchange risk on outstanding loans under IDA credit. In addition, the KWSB is receiving major financial assistance under the Karachi Special Development Project.

1.1.4 Cantonment boards

All the 5 cities have large cantonment areas. The cantonment boards are in-charge of the local development, operation of services and maintenance of their areas. Their source of revenue is through conservancy charges, property tax, development charges, lease charges and various nature of fees, such as for building permits and regularization.

1.2 Conclusions regarding local government institutions

1.2.1 Non-participation of the low-income areas in decision-making on policy and implementation issues

The development authorities are the policy-making bodies for the development of the cities. They are not elected bodies, nor are they subservient to any representative institution at the local level. As such, the technocrats who man them, as a rule belong to the affluent classes, do not interact with the representatives of the people at the micro level, nor do they feel obliged to take their point of view into consideration when dealing with policy matters. The only link of the development authorities with the people is through the mayor, who is a member of the governing board of the authority. This governing board is dominated by the bureaucracy.

1.2.2 Ineffectiveness of the municipal council

The municipal council is an elected body. However, it has no relationship with the development authority and as such no say in policy matters related to development. Even in the functions it performs, it is subservient to the executive of the provincial government, whose political and economic interests very often conflict with that of the city. This is especially true of Karachi.

1.2.3 Revenue collection

Revenue figures show a major default in recovery of taxes and a large number of illegal service connections. Although there is a municipal councillor for every 50,000 population, the system of recovery stays in the hands of a highly centralized bureaucracy who are finding it increasingly hard to deal with the rapidly expanding populations.

1.2.4 Lack of research, monitoring and documentation

On the one hand there is a lack of contact between the planners and the people, and on the other hand there is an absolute absence of research into the problems of low-income communities and on monitoring, evaluation and documentation of the work carried out by the development agencies and the corporations. The two put together cannot possibly lead to the evolution of appropriate planning strategies.

2. HOUSING POLICIES

2.1 Houses for the poor

Except for Karachi, the only housing schemes undertaken for the urban poor in the cities under study, were for the lower grade government employees, and more recently for the "mustahqeen" through "zakat" funds. Both are of insignificant number and have made no impact on the housing situation. In Karachi, however, the government in 1958, under the Greater Karachi Resettlement Plan (GKRP) planned to construct 300,000 nuclear houses over a period of 15 years. Initially, 45,000 houses were planned for 2 new suburbs, Korangi and New Karachi, on the city's fringes. The beneficiaries were to pay for these houses in easy instalments over a period of time. However, after completing only 10,000 houses the plan was shelved (52).

2.1.1 Reasons for shelving the GKRP

a) Jobs were not generated

In the new settlements economic activity, in spite of considerable government support and incentives, could not develop due to which over 50 percent of the beneficiaries went back to squat in the city centre.

b) Speculation on property

The people who moved back to the city due to expense and problems of commuting to work, sold their homes to speculators who settled middle-income people in these houses.

c) Financial problems

Although there was a heavy government subsidy in the development of the townships, recovery from the beneficiaries was negligible, making the continuation of the scheme impossible. Even now, after 25 years, only Rs 70 million out of a total of Rs 186 million have been recovered (53).

d) Non-utilization of facilities

Rents from schools, dispensaries and markets, constructed as part of the scheme, were supposed to subsidise the maintenance of the townships. However, they were not occupied and to this day remain empty. Instead, through encroachments, markets developed along the main arteries and schools and dispensaries were opened as commercial enterprises in the houses.

2.1.3 Effect of the failure of the GKR on government policies

As a result of the failure of the GKR the government of Pakistan decided not to undertake the construction of houses for the lower-income groups. The state planners also understood that the problem of housing the poor was not just a physical one, involving money, technology and logistics, but that the sociological factors involved were far more important.

2.2 Sites and services schemes

2.2.1 Government policies between 1964 and 1974

During this period no significant housing or sites and services schemes were developed in the 5 cities for the lower-income groups. The scale of operations can be judged from the fact that between 1947 and 1975, only 902 plots for the urban poor were created in Lahore by the formal sector, and none in Peshawar, Faisalabad and Hyderabad. However, a large number of plots, mainly through cooperative housing societies, were developed for the upper and middle-income classes. In Karachi, 3 plot townships, with almost no services, were created but only for settling shift tees from bulldozed inner city squatter colonies. Again, in Karachi, the government built flats to house the residents of demolished squatter settlements. However, these schemes were abandoned almost as soon as they were undertaken, for reasons to be discussed later.

2.2.2 Government policies between 1974 and 1986

During this period, the site and services concept, promoted by the 1974-84 Karachi Master Plan, was adopted by the development authorities. However, almost entirely, except in the case of Karachi, the target group for this development was the upper and middle-income group and not the urban poor. In addition, the number of plots developed were only a fraction of what was required. For example, in Lahore at an average, only 6,500 plots per year were created, 25 percent of them by the formal private sector, against a requirement of over 20,000 per year. For Hyderabad, the figure is 1500 per year against a requirement of 7,500 (54). In Karachi, through its Metroville Programme, the KDA planned to provide 40,000 plots per year for the lower-income groups along with credit and technical assistance facilities for house building; income generation schemes; motivational schemes for developing community organizations for management of infrastructure, and health and education services. However, only 15,579 plots could be developed under this programme and the social and technical assistance aspects of it never materialized. The KDA also developed an additional 94,891 plots for lower-income groups in this period through its Shah Latif and Surjani Town Schemes. This means that instead of supplying 40,000 plots per year for the urban poor, the KDA managed to supply only 11,000 per year (55). Another aspect

of the sites and services schemes has been that their development has been carried out by taking instalments from the allottees of the plots at different stages of infrastructure development.

2.2.3 Results of the sites and services schemes

All sites and services schemes developed by the State have remained unoccupied for long periods. For example, in 1985 only 2,903 plots out of the 110,470 developed by the KDA in more than a decade had been occupied, and these too by middle-income families and not by the target group (56). In Hyderabad, only 100 out of 15,000 plots developed in the last 8 years have been constructed upon and conditions in Lahore and Peshawar appear to be only marginally better (57).

2.2.4 Reasons for the failure of the sites and services approach

The reasons for the failure of the sites and services approach have been studied in detail for Karachi (58) and they appear to be the same for the other cities. They are

a) Market forces

Since land developed by the development agencies has in the past been sold at less than market prices, it is purchased by an affluent middle class and held for speculation. The small scale of development and the time it takes for it to materialize (it may take up to 10 years) encourages speculative investment, with the result that large sums of public money remain tied up unproductively for years on end. In the past, government developed land was much cheaper than today because of its easy availability and because the Government, between 1973 and 1985, could acquire land under the Land Acquisition (Housing) Act at well below market prices. This Act has since been repealed.

b) Affordability

The cost of development carried out by the development authorities is far too high with the result that a 120 square yard plot may cost up to Rs 25,000 or more, in spite of the fact that its development cost is subsidized from profits from high-income housing schemes. Even if payment is to be made in 3 instalments, this cannot possibly be afforded by households earning Rs 1,500 per month, let alone by those living at the poverty line. Even the cost of raw un serviced land, without a loan component, would be unaffordable for the majority of the urban poor, unless it was Board of Revenue land priced at Rs 25,000 per acre. Formal private sector development again, has a much higher cost than that carried out by public agencies and it has so far failed to cater to the needs of lower-income groups. Very often private developers have benefited from the subsidy in land provided by the development authorities for developing housing for the poor, but have marketed the end produce to the more affluent classes (59).

c) Time lag

Normally plots are allotted through a computer ballot after a scheme has been announced in the media. The time lag between allotment and completion of development may be as much as 10 years. The poor want land for their immediate use and cannot wait, with their money tied up, for so many years. Even after these schemes are complete, lack of credit and technical assistance for house building, and lack of coordination between government agencies for provision of transport and other necessities of life, make existence very difficult for the poorer residents (when there are any) for a considerable period of time.

d) Cumbersome formalities

The formalities for acquiring a plot developed by the public agencies is long and cumbersome and involves considerable paper work, visits to banks and government offices, the regular reading of newspapers for announcement of the schemes and for dates when the instalments are due. This whole exercise is incompatible with the sociology of the urban poor and with the unequal relationship they have with the State agencies.

2.3 Katchi Abadi Improvement and Regularization Programme (KAIRP)

2.3.1 Description of the programme

"Katchi abadis" are squatter settlements where the residents have no tenure rights. One of the major programmes of the government of Pakistan is the regularization and improvement of these settlements which constitute 22 percent of the total urban population of Pakistan. The plan, in some form or the other, has been operative since 1973. In its present 1978 form it envisages the regularization of, and provision of infrastructure to, all squatter settlements on government land which were established before March 23, 1985 and have more than 40 houses in them. The process of transferring this land from the government agencies, who own it, to the programme implementation agencies, is at an advanced stage. The programme mechanics are

- Community participation in decision-making on the nature of upgrading and lease and development charges;
- Upgrading of the settlements by providing services and demolishing those houses, or part of those houses, which obstruct the implementation of the upgrading plan;
- Grant of 99-years lease to the residents and the recovery of land and development charges from the beneficiaries;
- Provision of houses to the people displaced by the upgrading process or those who built their houses after the cut off date;
- The government was to provide the seed capital for this programme, which was to operate as a revolving fund as lease and development charges were recovered;
- Maximum community mobilization and participation in the programme was envisaged as it was correctly foreseen that without these aspects to it the programme could not possibly succeed.

2.3.2 Failure of the plan

The KAIRP formed an important part of the Fifth and Sixth-Five Years Plans. However, in spite of considerable finances at the disposal of the implementing agencies, no more than 10 percent of the "katchi abadis" have benefited from the programme and less than 15 percent have acquired ownership rights (60) where development has taken place. Non recovery of costs from the beneficiaries has prevented the programme from continuing. In addition, new "katchi abadis" continue to grow.

2.3.3 Reasons for the failure of the plan

The reasons for the failure of the plan are:

a) Bureaucratic red tapism:

In spite of the fact that the KAIRP 10 years ago, land transfer in the majority of cases from the owners to the implementing agency has not yet taken place. In addition, the procedures of applying for and acquiring a lease have not been initiated in the majority of settlements. Where they have commenced, they are lengthy and cumbersome, and the residents have to cater to a fair amount of corruption to complete them.

b) Lack of community participation:

There has been no attempt by the implementing agencies to mobilize support for the programme and promote the participation of the people in the planning process. Given the mistrust between the people and the local government, this has led to non-cooperation between the residents and the implementing

agency. Surveys have established that in Karachi, where the programme was heavily publicized, the majority of the residents were unaware about the details of the programme.

c) The problem of shift tees:

The number of shifttees as per the upgrading plans prepared so far, constitute 20 percent of the households of the "abadis" to be regularized. If the residents of those "abadis" are included which have to be shifted because they are considered to be in ecologically dangerous zones, the figure increases considerably. Thus, in the Sixth Five Year Plan period, over 50 percent of the estimated budget for the KAIRP for Karachi was to be spent on providing alternative accommodation to the shift tees.

d) Substandard work:

In the majority of cases work done through the KAIRP so far has been of substandard quality. In many cases, it has been certified as complete when not even 10 percent of it has been undertaken. The majority of the people are not willing to pay development charges for substandard or incomplete work. Programme economics show that if there is even a 20 percent default in recovery, the programme cannot continue (61).

e) Lack of appropriate institutions and procedures:

Appropriate institutions and procedures required for the implementing of the programme have not developed in spite of the fact that the need for them has been clearly identified by the programme.

2.4 Upgrading schemes

Though the "katchi abadis" constitute 60 percent of Faisalabad, and 35 percent of Karachi, they constitute only 25 percent of Hyderabad, 13 percent of Lahore and 2 percent of Peshawar. Yet, about 50 percent of the population of these 3 cities live in slums in conditions similar to or worse than those in "katchi abadis". There is no overall organized government programme for the upgrading of these slums. However, a major programme known as the Walled City Up gradation Project (WCUP) was undertaken in 1982, for the upgrading of certain areas of the Walled City in Lahore, and has been continuing since then. More recently a programme for upgrading 8 slums in Peshawar has also been started by the PDA.

2.4.1 Walled City Up gradation Project (WCUP)

a) Description:

The phase - 1 of the WCUP was planned for a population of 50,000, between the Delhi and Lohari Gates. Phase -1of the project was to be completed by the first quarter of 1985 and the second phase by 1987 (62). The project was to improve the existing piped water system; provide underground drainage/sewerage and street paving; promote community development through training and technical assistance; develop street lighting; upgrade schools and build community centres. Funding for the project was provided by the LDA and the government of the Punjab. The World Bank consultants assisted in the formulation of the project (63). Costs were to be recovered from the beneficiaries.

b) WCUP achievements:

The WCUP has been unable to meet its targets. Phase - 1 has not been completed so far. Upgrading of schools, building of community centres and community development has not taken place. People complain that after the improvements in the water system, the extremities of the system no longer receive water. Street paving has raised the road levels above the plinth of the houses, so they get flooded when it rains. Cost recovery for the project has not materialized and so the project will be discontinued after phase - 1 is complete.

c) Slum Upgrading Programme, Peshawar:

The PDA as part of its Shelter Project 1988, has a major plan for upgrading slums in Peshawar. In phase - 1 of the programme 8 slums, having a population of 98,000, are to be provided with infrastructure. Cost recovery will be through the imposition of taxes. Although work was begun on the project last year, it has now come to a halt. The main reason for this is the failure of the directorate of urban planning in PDA to establish proper links with the communities and to motivate and organize them. In addition, the little work done so far is of very poor quality, both in planning and implementation.

2.5 Credit facilities for house building

The only source of long-term credit for house building in Pakistan is the House Building Finance Corporation (HBFC). It, however, does not finance the purchase of land. Since it does only mortgage financing, the residents of the "katchi abadis" and a large number of slum dwellers, who cannot acquire a lease on their plots, are immediately disqualified as potential beneficiaries. In addition, loans are not made available to those families whose incomes are too low to guarantee regular repayment instalments. Thus, families earning Rs 1,000 or less receive at an average only 1 percent of HBFC's yearly funding. HBFC formalities for getting a loan involve a lot of paper work, expense, lobbying and catering to corruption. This also keeps the lower-income groups from seeking the Corporation's assistance. Together with short-term loans at high interest rates from commercial banks, the HBFC's investment, in the total housing investment in Pakistan, is less than 20 percent.

2.6 Technical assistance

The PCSIR, ATDO and the BRC are 3 government organizations which have been involved in research in new materials and technologies for the development of cheaper housing. All organizations have done a considerable amount of work, but have failed to make this available to the institutions and organizations which serve the housing needs of the lower-income groups, or to the lower-income groups themselves. This is because of a lack of understanding of the sociology of the urban poor and the absence of any communication or contact with them or their institutions.

2.7 Present plans

2.7.1 Lahore, Faisalabad, Hyderabad

In Lahore, the LDA intends to develop 40,000 plots by 1993 and hopes that the formal private sector will develop another 15,000. A small unspecified percentage of these will be for the lower-income groups. For Faisalabad and Hyderabad, master plans have been prepared, but their finalization has yet to take place. In all 3 cases no changes in the procedure of development, allotment or cost recovery is envisaged. As such, these plans will have little or no impact on the housing situation for the lower-income groups.

2.7.2 Peshawar

In Peshawar, the PDA had planned for developing 7,165 plots for lower-income groups through a sites and services programme as part of its new master plan (64). The scheme was to be financed through international loans and profits from plot development schemes, and recovered from the beneficiaries through an affordable cash deposit and a mortgage, which would be cleared through a monthly payment of Rs 100. The project has not materialized as the PDA could not acquire the land it had selected for development, from its owners. In addition, the plot schemes that were supposed to subsidize the sites and services programme have not materialized either, nor have the institutional arrangements or institutions that were to make the programme possible. For all practical purposes the programme has been shelved in definitely (65).

2.7.3 Karachi

The Karachi Master Plan is under preparation. Policies have yet to be developed for the housing sector. However, except for initiating few small pilot projects, no major changes in KDA's housing policies is envisaged.

3. SERVICES

3.1 Trunk services and main roads

Trunk services and main roads are developed by the municipal authorities through their Annual Development Programmes (ADP). Those which serve lower-income settlements, have in the past, not been treated as a priority and the quality of work on them has generally been of a lower standard than for service infrastructure which serves the more affluent areas. In addition, trunk infrastructure, especially for sewerage, for the vast majority of settlements in the 5 cities is non-existent, creating immense problems of sewerage disposal. Similarly, the absence of piped water supply also poses serious problem which are discussed in section - IV of the report.

3.2 Micro level development

Development of drainage/sewerage and street paving at the neighbourhood or settlement level in slums or "katchi abadis" is normally undertaken by the Local municipal councillor. This is done by the grant-in-aid he receives from the municipal council, or from funds allocated for the schemes approved in the ADP. This development is haphazard, non-coordinated and substandard in quality. This is because it is done piecemeal over the years, since the funds allocated to the councillor are too small to develop the area at one go. As a result, drains built under this programme normally do not function, streets are washed away after the first rains, and in most cases this development does not change the general conditions in the settlement. Thus, enormous funds which could be better utilized are wasted.

3.2.1 Reasons for the failure of councillor funded development

a) Lack of a master plan:

The work done by the councillor is not according to a master plan for the settlement, as none is available. So, the work that is carried out is done on an ad-hoc basis with no relationship to larger planning considerations. Thus, paved streets are often torn up for laying gas, water and sewer lines, and drains empty their effluent onto neighbouring unpaved lanes.

b) Lack of coordination among councillors:

In many settlements there is more than one councillor. Lack of coordination between them makes it impossible to tackle issues that are of a common nature such as an access road or a secondary drain.

c) Political expediency:

The councillor's decision to develop a certain street in his neighbourhood is politically motivated rather than need or planning related. This development is carried out for those who have helped him in the

SUBSTANDARD WORK DONE BY LOCAL BODIES

IN BOTH THE AREAS BELOW NO BUILDING SKILLS WERE AVAILABLE WITH THE RESIDENTS



ORANGI, KARACHI



KOREY PIND, LAHORE

GOOD WORK DONE THROUGH LOCAL BODIES AND CAGS COLLABORATION

BOTH THESE SETTLEMENTS HAVE A LARGE COMMUNITY OF MASONS LIVING IN THEM



KEER KHURD, LAHORE



ANDRUN SHEHAR KATCHI ABADI, HYDERABAD

elections, his friends and relatives, or those who can be of assistance to him in the future. If this development is detrimental to a few other lanes it is of no concern to him.

d) Lack of proper design and supervision:

No detail design or supervision is done by the engineers for the works carried out through the councillors. In addition, contractors employed do not even have simple survey implements, use unskilled labour for skilled jobs, and have exceptionally high profit margins. Where the community is organized and has building skills, it manages to get the councillor and the contractor to do a better job.

e) Lack of accountability:

The municipal corporations are not concerned about the nature and manner of work carried out in the poorer areas, as very little direct pressure is exerted on them from the residents.

3.3 Garbage collection

In theory, the municipal vans are supposed to lift garbage from certain pick-up points in, or on the periphery of the settlements. However, in the vast majority of cases this is either not done at all, or is done very erratically. In most slums and "katchi abadis" no arrangements are provided by the municipal authorities for street cleaning or for cartage of garbage to the pick-up points. Where sweepers have been provided, they do not attend to their work and seek part time employment in the private sector. They pay the municipal sanitary inspectors a commission so as to be permitted to work privately during their duty hours.

3.4 Health and education

3.4.1 Health

Health care facilities provided by the government at settlement or neighbourhood level are the mother and child clinics of the Social Security Department and the municipal dispensary. These serve less than 20 percent of the residents (66). Generally they are short of medicines, and since they are few in number, distances to them for most women, especially in a society where women are segregated or semi-segregated, are considerable. On the preventive side there are no institutions that can educate the residents on hygiene, nutrition, family planning, and on the causes and prevention of disease. Distances to the clinic and lack of awareness on the subject are the major reasons for the failure of the government's family planning clinics (67). In addition, there are no community organizations or groups, except in a few cases, which can receive such advice either. However, the municipal authorities do have extensive programmes for pesticide spraying on stagnant pools of waste water and sewerage. According to the residents of the settlements visited by the consultant, this practice has diminished over the years. In contrast, the EPI programme has been most successful in the urban slums and "katchi abadis". The reason for this is that in its initial stages it went to the people at the neighbourhood level, rather than wait for them to come to its centre.

3.4.2 Education

Most "katchi abadis" or slums have government primary and or middle schools in them or in neighbouring settlements. However, they cater to no more than 15 percent of the residents. Because of their low fee, they are very much in demand.

4. INCOME GENERATION

A very large number of residents of slums and "katchi abadis" are self-employed in business (68). However, small loans and marketing and technical advice for expanding these businesses and thus

creating employment activities for others, are not available. Credit facilities could be provided to organized groups by the Federal and Provincial Cooperative Banks and technical assistance by the Small Industries Corporation. However, on the one hand, none of these organizations have developed extension services, nor can their bureaucratic manner of functioning cater to the residents of slums and "katchi abadis". On the other hand, lower-income groups are not organized for this activity either, and neither are they aware of the existence, let alone the function, of these organizations.

5. ROLE OF INTERNATIONAL AGENCIES

5.1 Technical assistance

International agencies have been active in providing technical assistance to the government of Pakistan for the development of strategies for the urban sector. In the process, a number of new concepts such as sites and services, upgrading, improvement and regularization of squatter settlements, have become common features of all urban development plans. Pakistani development authorities have worked with consultants such as PADCO, Harrow Fox and Associates and Gilmore Hankey Kirk. However, none of the plans developed so far have produced positive results or arrested the increasing environmental degradation of the cities. The reason is, that while the concepts floated are basically sound, the institutional arrangements and links with the communities that are necessary to implement them, have not been developed.

5.2 Loans

A number of urban shelter projects are being, or are going to be, funded by international agencies during the Seventh Five Year Plan period. Unless they can overcome the social, administrative, technical and institutional constraints they have to work with, or work within those constraints if they can, the projects will not succeed, nor will recovery take place, plunging Pakistan into further debt. A recent report by the Orangi Pilot Project (OPP) on the ADB funded Karachi Urban Development Project (KUDP), details the reasons why, in the opinion of the OPP, the project cannot possibly succeed. The main reason documented is that the project planning and implementing team are completely unaware of local social, economic and physical conditions and do not have the orientation required to work with low-income communities.

5.3 UNICEF's involvement

UNICEF has been involved in developing community involvement in "katchi abadis" in the health and sanitation sector. This involvement has been in Karachi, Lahore and Peshawar. Although its Karachi project (69) was most successful as long as its direct involvement was there, the Lahore project (70) could not meet its objectives and the Peshawar project (71) has failed to materialize. However, UNICEF's involvement has helped in the dissemination of ideas, created a few community organizations that continue to survive, and given incentive to persons trained on its projects to expand their activity (72). In addition, UNICEF has gathered considerable amount of knowledge regarding conditions in the slums and "katchi abadis".

6. CONCLUSIONS

6.1 Government planning for the urban poor has failed

Government plans developed for the urban poor do not benefit them. This is because these plans, and especially the procedures adopted for their implementation, are incompatible with the sociology and economics of lower-income groups. There are a number of reasons of this.

6.1.1 Political reasons

In Pakistan, political institutions have always been controlled by big feudal lords in the two short periods of democracy that the country has enjoyed. For the rest of its existence, Pakistan was under martial law. Thus the urban poor have had no representation in the framing of national policies.

6.1.2 Technocrats from the upper classes

The majority of the technocrats who give physical shape to political thinking are also from the middle-classes and have not only a poor understanding of the urban poor, but look upon them with suspicion and hostility.

6.1.3 The absence of research

The required social research, to facilitate the implementation of progressive policies that the various plans introduce, has not taken place. Even the institutions for undertaking it do not exist. In the absence of such research and direct contact with the target group, a wide gulf exists between government policy concepts and the reality of the urban poor.

6.1.4 Constraints of planning and implementing agencies

Government institutions do not have the capacity to deal with the massive programmes that are proposed. In addition, they have a fear of people organizing and asserting themselves as they see such developments as a threat to their power. Yet, the policies they are proposing cannot be implemented without organizing and empowering the people. Hence, all community involvement concepts, which are pivotal for the success of shelter policies for the poor, have failed.

6.1.5 Need for new institutions

New institutions operating at grass root levels are required for carrying out programmes such as the KAIRP and the upgrading schemes. However, the professionals operating such programmes are trained conventionally and the majority of them have all the prejudices of the ruling elite and the professional and academic establishments in Pakistan. These constraints make it difficult for them to innovate and experiment with institution building, even when the possibility to do so exists.

6.1.6 Financial constraints

Financial constraints are the result of wrong priorities, excessive overheads, and the failure to collect revenues. Activities of certain NGOs in Pakistan have shown that given appropriate institutions and policy directions, these financial constraints can be overcome (73).

6.2 International agencies should modify their involvement

International technical assistance must put far greater emphasis on institutional development; orientation and education of professionals; dissemination of ideas and knowledge; and the development of research, extension, monitoring and evaluation facilities. In addition, projects funded by them should either be small pilot projects, or major replications of successful pilot projects.

IV. RESPONSE TO STATE POLICIES AND ITS REPERCUSSIONS – 1: THE INFORMAL SECTOR

1. PREAMBLE

Government policies for the urban poor in Pakistan have failed to provide them with land for housing at an affordable price; with credit and technical assistance for house building; with service infrastructure; with education and health facilities; and with credit and assistance for income generation. However, an informal sector, dominated by middlemen, has developed which caters to the needs of the urban poor. This section of the report deals with its functioning, the nature of problems it deals with, and the manner in which it tackles them.

2. LAND FOR HOUSING

In the absence of access to regularized raw or serviced land, the urban poor have to depend on various methods and sources for acquiring land. These are described below.

2.1 Unorganized invasions

Most of Lahore, Hyderabad and the earlier Faisalabad and Karachi "katchi abadis" developed through unorganized invasions. Migrants came in groups and occupied vacant land in the city centre or near their places of work. These settlements have no regular plan or open spaces for schools or playgrounds. Plot sizes vary from 12 M2 to over 200, and the streets are narrow and winding because of which a large number of households in them get displaced due to the KAIRP. In these early "abadis" people maintained their clan structure and as such neighbourhoods in them are not only ethnically but also socially homogeneous. Houses in these settlements were constructed on the rural pattern and improved over a long period of time. Basic services, such as water, were acquired as a result of considerable lobbying by the people with state officials.

2.2 Illegal sub divisions (ISD)

2.2.1 Description of the process

In the 1960s there was considerable bulldozing of squatter settlements in Karachi which made the development of unorganized invasion settlements impossible. As a result the system of illegal subdivision of state land on the city fringe was commenced. This process also caught on in Faisalabad and Hyderabad, where, like Karachi, considerable state land was available. The key actor in the illegal subdivision drama is the middleman or "dallal". He occupies government land by involving relevant state officials in an informal business deal. He subdivides the land and sells the plots to the urban poor at prices they can afford. He arranges water for them through bowzers and the residents organize the distribution. Protection from eviction is guaranteed by him and for this the residents pay a small sum to the police and local government officials until the settlement is larger enough to feel secure from eviction.

2.2.1 Institutionalization of the system

Over the years this system has been institutionalized. The "dallal" forms a welfare society of all the residents and gets it registered. Through the society he lobbies for electricity, gas and transport facilities. As he sets aside over 30 percent of the plots for speculation, and as government servants of relevant departments and politicians own most of them, he, the government functionaries and the politicians have a direct interest in the development of the area. For protecting their interests and projecting the problems of their settlements, "dallals" in Karachi are known to retain lawyers and journalists on a permanent basis (74).

2.2.3 Planning of settlement

The planning of these settlements is done, as far as possible, according to the regulations of the development authority, complete with open spaces, plots for mosques and playgrounds and commercial areas. As such these settlements require very little adjustments when being upgraded.

2.2.4 Control on speculation

Speculation on the plots sold to the poor is controlled by forcing the owner to build a house on his land and move in within a week of the sale. If he does not do it, the plot is sold to someone else and the money of the original buyer is confiscated by the "dallal".

2.2.5 Land values

Value of land in older well planned ISD settlements in all 5 cities is almost as high as that in regularized lower-middle-income areas. As a result, the urban poor have to seek land in the newer settlements which are increasingly becoming far from their places of work. This is resulting in the development of renters and the densification of the older settlements.

2.2.6 Sociology of the ISDs

Since land is sold on the open market, the neighbourhoods in most ISDs are not ethnically homogeneous. Similarly, as regularized land is rapidly becoming unaffordable for the lower-middle-classes as well, the ISDs contain a number of households which cannot be characterized as 'poor'.

2.3 Subdivision of agricultural land

2.3.1 Diminishing state land

In Lahore and Peshawar, and currently in Faisalabad, government land is not as easily available as in Karachi and Hyderabad. Nor is undeveloped desert land available as in these two cities. Consequently, the newer settlements are developing through the unauthorized subdivision of agricultural land on the outskirts of the city. In Peshawar, almost all low-income settlements have been developed in this manner, and in Lahore the majority of the urban poor live in such settlements.

2.3.2 The process

Normally, the owner of the agricultural land, hands it over to a "dallal", who subdivides it, sells it, arranges for the necessary transfer of title, and collects a commission from the owner and the buyer. In some cases, developers purchase the land directly from the owner and subdivide it after laying some basic infrastructure, in which case they charge higher rates and increase their profit margins. Such developers cater mostly to the lower-middle classes. In none of the settlements visited has the owner of the land carried out the subdivision or sale of land himself. However, both he and the sub divider, hold on to a number of prize plots for speculative purposes.

2.3.3 High land values and its repercussion

Prices of agricultural land are very high, up to Rs 200,000 per acre in Lahore, Peshawar and Faisalabad. Thus, the sub divider when catering to lower-income groups, makes the subdivisions as small and the lanes and access roads as narrow as possible. As land values are increasing, the size of the plots is becoming smaller. The consultant has visited recently created settlements where plot sizes were 16 to 20 M2, with lanes as narrow as 2M and with no open spaces at all. To make the schemes more affordable to the poor, development is often carried out on cheaper unproductive land, such as abandoned quarries and low-lying areas. These create problems for storm water and sewerage disposal.

2.3.4 Land values

Land values in the older settlements can be as high as Rs 600 M2, such as at Keer Khurd in Lahore or Shahdand in Peshawar. These areas are fast becoming middle-income settlements. New schemes, further from the city centre, such as at Hazar Khani in Peshawar, have land values of Rs 40 to Rs 60 per M2.

2.3.5 Repercussions of subdivision of agricultural land

The ad-hoc subdivision of agricultural land is depleting valuable productive land, most of which in the case of all 5 cities is irrigated. This is especially unfortunate as all 5 cities have a considerable amount of vacant land within their municipal limits which can be developed. For example, in Karachi there are 1,200 acres of vacant cantonment land in the city centre.

2.4 Urbanization of villages

In all the 5 cities, old villages have become a part of the urban fabric. In all the villages visited, the "shamlaat" or community land had been subdivided and sold by the village elders and the profits shared between them. Old houses have been demolished to make room for smaller sized plots, and the nature of construction in the case of the poorer residents has changed from "katcha" to "pucca". The number of residents has increased, mainly through the influx of outsiders. In Karachi, the villages have expanded onto neighbouring state lands and almost all such expansion has been declared as "katchi abadi".

A-SETTLEMENTS PLANNED THROUGH SUBDIVISION OF AGRICULTURAL LAND-TAKAL PAYAN,
PESHAWER



B. UNORGANIZED INVASION SETTLEMENTS-HAJI MURAD GOTH, KARACHI



SEWERAGE DISPOSAL -2



A- OFFICIALLY PLANNED SETTLEMENTS – GULSHAN – E- SHAHBAZ, HYDERABAD



B-ILLEGAL SUBDIVISION,ORANGI TOWN ,KARACHI



OLD CITY CENTERS: ENVIRONMENTAL DEGRADATION



MOHALLAH SETHIAN, PESHAWAR STILL SURVIVING IN A HOSTILE ENVIRONMENT.



STREET IN A ONCE POSH RESIDENTIAL LOCALITY IN THE WALLED CITY, LAHORE

THE URBANISED VILLAGE



AN OLD HOUSE IN MOHALLAH RASOOL NAGAR,
FAISALABAD



THE NEW ARCHITECTURE OF KOREY PIND, LAHORE

2.5 Developments in the old city centres

The walled cities of Lahore, Peshawar and Hyderabad were the residential areas of the elite and contained retail markets that catered to them. Their architecture is of considerable architectural and historic importance. Expansion of trade and commerce in the markets on their periphery, and the exodus of the elite from them to the new upper-income suburban settlements, is converting these areas into wholesale markets and warehouses. This, along with the traffic that these activities generate is causing immense environmental degradation, forcing the middle-income residents who still live here, to seek residential accommodation elsewhere. Lower-income groups, especially without families, are increasingly becoming residents of these degraded areas. In Hyderabad, the open areas in the old city became the site of major "katchi abadis" at the time of partition. Some of them have already caused immense damage to the fortification walls of the Hyderabad fort. This damage is likely to increase with time. Similarly, the old Lyari-Lea Market area of Karachi is now one enormous slum. Its more affluent residents have left and a large number of its new residents are migrant day labourers without families. Their number is increasing. In Faisalabad, similar trends, though much less pronounced, are discernible for the area around the Clock Tower, in the city centre.

2.6 Organized invasions

Due to an increase in land prices in the informal sector, sections of the urban poor cannot afford to purchase land developed by the "dallal". As such, in Karachi and Faisalabad, some groups have resorted to what has been termed as organized invasions. This consists of a group identifying a piece of land; occupying it in the evening; and building their houses on it during the night. Later on it involves bribing the authorities to prevent demolition and applying to a court of law for grant of a stay. Two such invasions in Faisalabad, and two in Karachi have been identified. Given the shrinking of easily available land at convenient locations, and the resultant high costs, organized invasions are likely to increase in the future.

3. HOUSE BUILDING

3.1 Finance

The vast majority of residents, about 70 percent, finance the construction of their houses from their savings. About 20 percent take loans from friends or get money from other sources, such as the "bisee committee" (75). A small percentage also borrow money from a money lender at 10 to 12 percent interest per month (76). In Karachi, building component manufacturing yards, known as "thallas", that operate in most "katchi abadis", also give materials on credit, and sometimes cash credit as well. A survey revealed that almost 80 percent of house owners had taken material on credit from the "thalla" at sometime during the course of construction (77). The "thalla" owner does not rely on coercion for recovery of loan but on social pressure.

3.2 Technical assistance

3.2.1 Description of housing

Initially most residents build only a compound wall, one room and a toilet. In Karachi, this construction is of cement concrete blocks and GI sheets. In the other 4 cities, it is usually of bad quality brick with a thatch roof. Over a period of time it is added to and after five to ten years it may have four or more rooms, concrete or T-iron and brick roof, plastered walls and paved floors. Door and windows are invariably of steel in Karachi and Hyderabad and increasingly so in Lahore and Faisalabad. In Peshawar, timber is still used.

3.2.2 House building advice

For the initial construction of the house, the owner employs a mason for raising the walls and the family provides the unskilled labour and also lays the GI sheet or thatch roof. However, as the house expands, the role of the mason becomes important as he advises on the design of the expansion, the costs

involved, the materials and technology to be used and the structural details. Neighbours, who have already constructed their homes, are also called in for advice.

SEWERAGE DISPOSAL - 2



CESSPOOL IN MOHALLA FATEHABAD, FAISALABAD



CESSPOOL NEAR SCHOOL IN LAHORE

SEWERAGE DISPOSAL - 1



CESSPOOL AT KOREY PIND, LAHORE



THE 'NULLAH' IN LYARI, KARACHI

MICRO LEVEL ENVIRONMENTAL CONDITIONS 1



MARIUM COLONY, LAHORE



ORANGI, KARACHI

MICRO LEVEL ENVIRONMENTAL CONDITIONS 2



MOHALLA HIMATPURA, FAISALABAD



AKHUNABAD, PESHAWAR

3.2.3 Nature of skills available in low-income areas

Masons working in low-income areas are those, who because of their lack of skill, cannot get work in the more affluent areas. Their advice and work is faulty and as such houses in lower-income settlements are badly ventilated and lit, and suffer from technically weak details. This results in cracks in the walls; leakage through the roofs; sinking of floors; bad insulation and an unnecessarily high cost of construction (78). 31

4. SERVICES

4.1 Sanitation

4.1.1 Disposal of sewerage and waste water

In all the settlements visited, sewerage was the most neglected of all services. In Karachi and Hyderabad, it flows through open unpaved channels into the nearest "nulla" or natural drain. In Peshawar, Lahore and Faisalabad, such drains are not always available and thus the affluent is allowed to flow into a "jhor" or depression, in the settlement. Garbage, now dominated by polythene bags, also finds its way into the "jhor". These "jhors" have been deminishing in size over time, as the owners of the land are reclaiming them for construction. In some cases people pay these owners an ad-hoc fee for permitting the "jhor" to stay. When the "jhor" becomes too small to serve the population, or overflows, a deep bore is made to link it to the subsoil water table and thus dispose off the effluent. This contaminates the subsoil water, which in a large number of cases in Lahore and Faisalabad, is re-extracted through shallow hand pumps for drinking purposes (79). In Peshawar, some settlements discharge their effluent into a canal which is also a source of drinking water for the nearby residents.

4.1.2 Latrines

Most houses in the settlements visited had either bucket latrines or sanitary latrines which discharged onto paved open drains constructed by the councillor. In a small number of cases soak pits have also been constructed. However, these soak pits are of an unnecessarily elaborate design and far too expensive for the majority of the population to afford. In Faisalabad, Peshawar and Lahore, a number of settlements have open fields near them. As such a large number of residents here excrete in the open (80). As fields are also disappearing, the residents are feeling the need for constructing some form of sanitation system.

4.1.3 Councillors efforts

A number of lanes in some settlements which were visited by the consultant in Lahore, Peshawar and Hyderabad, had been paved by the councillors. These lanes had open drains on either side for waste water disposal. However, children excreted in them and people connected their latrine outlets to them. In addition, they often linked up with unpaved drains in other lanes.

4.2 Water supply

In areas where piped water is not available, most residents use hand pumps in Hyderabad, Lahore and Faisalabad. In Karachi, water is supplied by municipal bowzers or through donkey-carts from the nearest water source. In many areas in Faisalabad subsoil water is brackish, and women walk over 2 kilometers to a municipal water point to get water (81). In certain other settlements water is available, but the majority of the population cannot afford to pay the connection fee or bear the cost of materials required for making the connection.

4.3 Electricity

Electricity exists in most of the settlements visited. However, certain settlements (82) had very few connections. In such cases people purchased power from the ones who had connections at rates varying from Rs 30 per month for a 40 watt tube light to Rs 45 (83). In many settlements there are no banks and people find it very difficult to make payments for their electrical bills. In addition, there were a number of cases where residents had acquired an illegal direct connection from the electricity distribution system by making an informal arrangement with the WAPDA or KESC lineman. In Faisalabad and Karachi certain settlements which had no electricity were visited (84). Here a number of entrepreneurs run diesel generators commercially and sell electricity to a sizeable minority of residents. In all the informal systems described above, payments are made monthly in advance and as such the question of a default in payment does not arise.

4.4 Gas

The lack of gas connections have been discussed earlier in the report. In the absence of an access to gas people have a preference for LPG cylinders because they are cheap. A cylinder costs Rs 50 to Rs 65 and lasts a month for a household of 6 persons. This is much cheaper than timber, whose cost for the same number of people would be Rs 120 per month. However, the majority of people continue to use timber because they cannot afford to pay Rs 1,100 as a deposit for the refill bottle.

5. HEALTH AND EDUCATION

5.1 Health

As mentioned earlier, over 80 percent of the population of slums and "katchi abadis" use private health care facilities. Most of these clinics are run by non-qualified doctors and para-medics, who rely entirely on patent medicines for treatment. Many of them get date barred medicines from chemists at cheaper prices and sell them to their patients for a profit. Injections of unspecified drugs and glucose drips are commonly used as they add a serious note to the treatment. ORS was not available at the clinics that were visited, although dehydration among children in the settlements is common.

5.2 Education

Most of the children in the slums are educated in private schools. The majority of these schools are run on a purely commercial basis keeping the economics of the residents of the "katchi abadis" and slums in mind. This means the school buildings are badly constructed, with insufficient light and ventilation; furniture is non-existent and teachers are untrained and paid less than one-third the standard salary for government teachers. Most of the teachers are women who work at these low wages so as to supplement their family incomes. As a rule they are not paid salaries for the period that the schools are closed. These conditions make it possible for these schools to charge very low fees, sometimes as low as Rs 15 per student. However, there are also schools run by dedicated teachers. They also face the problem of catering to the economics of the lower-income groups and they do not have access to organizations which can help them in raising their standards by imparting training or directions to their staff.

6. INCOME GENERATION

6.1 Industrial proletariat

6.1.1 Lack of awareness

In two of the settlements visited, one in Karachi (85) and the other in Faisalabad (86), a large section of the population was employed as labour in the chemical and textile industry. Discussions revealed that they worked in conditions injurious to health and without necessary safety precautions. Many of them worked as contract labour in violation of the labour laws of the government of Pakistan. Their awareness

of their rights under law was negligible and so was their knowledge about the larger issues concerning the industry they worked for.

6.1.2 Garment industry

Both in Faisalabad and Karachi, a very large number of women work as stitchers and packers in garment factories. In Faisalabad, it was discovered that the majority of them are contract labour and are paid Rs 16 for 12 hours of work per day. In addition, a larger number of women do "piece work" at home for contractors.

6.2 Middlemen operations

Middlemen finance a lot of income generation activities in the slums and "katchi abadis". Those that the consultant came across during his field visit are given below.

6.2.1 Knitting and garment making

In many Lahore settlements (87) contractors provide a computerized knitting machine to a woman who knows how to use it, along with raw material. Half of what she produces belongs to the contractor after deducting the cost of raw material and the instalment on the machine. Training for operating the machine is provided by a vocational centre. Similarly, orders for embroidery work and stitching of garments are also placed by contractors on the same conditions.

6.2.2 Dairy farming

Many residents of slums and "katchi abadis" in all the 5 cities keep buffaloes and cows. These are purchased on a loan from middlemen. The owner feeds the animal, looks after it and milks it. The milk is acquired by the middleman at half its market value and sold. Any off-spring of the animal is the property of the middleman.

6.2.3 Mat, rope and broom making

In certain "abadis" visited in Karachi and Faisalabad, women make date fibre mats, nylon ropes and brooms. Raw material is supplied by the middleman and he is also in-charge of marketing the manufactured product. The value of half the produce, after deducting the cost of raw material, goes to the middleman.

6.2.4 Shoe soles and cardboard box manufacturing

Soles and bodies of shoes are manufactured for shoe companies in many Faisalabad "katchi abadis". Again raw material is supplied by the middleman who picks up the manufactured produce at half the market cost. Shoe manufacturers visited insist that there is a great demand for their produce and if their production could be mechanized, and if they could get loans for raw materials, they could employ many more people and increase production. Mechanization costs are Rs 13,500 per unit. Similarly, a number of families in Faisalabad (88) and Karachi manufacture cardboard boxes for packing purposes for the garment industry. Mechanization of this manufacturing process would cost less than Rs 6,000 per family and could double incomes and generate employment.

ECONOMIC ACTIVITY – 1



GARBAGE RECYCLING: AKHUNABAD, PESHAWAR



ROPE MAKING: MOHALLA RASOOL NAGAR, FAISALABAD

ECONOMIC ACTIVITY – 1



SHOE MAKING IN DHUDIWALA, FAISALABAD



BLOCK MAKING IN ORANGI, KARACHI

6.2.5 Garbaç

ECONOMIC ACTIVITY-2

Garbage picking for recycling is a big business in the lower-income areas. Metal and glass containers and plastics are normally sold by the residents directly to persons who collect them from the homes. These are then sold to dealers in the settlements who in turn sell them to the recycling industry. A large amount of material is sent from the Peshawar settlements to the Punjab cities to be recycled. Paper, cardboard, rags, polythene bags, however, are all collected from the garbage by boys employed by middlemen. These boys are paid according to the weight of material they bring back each day. In the Lahore and Faisalabad settlements, where traditional occupational structures have not yet broken down, this work is done by the hereditary scavengers. Material collected by the scavengers is utilized in rag weaving and rag pulling machines for use as infill for upholstery. Many residents feel that if recycling could be done in the settlements, it would not only raise the cost of recyclable materials but also generate employment.

7. THE ROLE OF DRUG MONEY

In all the low-income settlements visited, residents complained of the increase in drug abuse, especially among the younger generation. In two instances (89) they also claimed that financial assistance for house building or for income augmentation was available through the persons who controlled the drug trade in their areas. However, any person who receives such assistance ends up by being an unpaid employee of the drug organization.

8. CONCLUSIONS

8.1 Achievement and failures of the informal sector

8.1.1 Land

The informal sector provides land at an affordable cost to the poor with immediate possession and with no paper work. It arranges for curtailing speculation and adjusts its standards according to the paying capacity of its client, something state agencies have failed to do.

8.1.2 House building, services, health and education

Although technical advice for house building provided by the sector is substandard, without it housing conditions in low-income settlements would be much poorer. Though the informal sector fails to acquire sewerage and drainage systems, it does manage to provide water where subsoil water is not available. Again, though its education system is poor, the informal sector is responsible for the growing rate of literacy in the low-income areas, and though its health care system is unsound and exploitative, it does accurately diagnose malaria, typhoid and dingo.

8.1.3 Income generation

The middleman economy is excessively exploitative. However, it provides credit and possesses managerial and marketing skills without which a very large section of the lower-income households would be unemployed.

8.2 Reasons for the achievements and failures of the informal sector

8.2.1 Reasons for achievements

The main reason for the achievements of the informal sector is that its response to the needs of lower-income groups is compatible with the sociology and economics of the urban poor. This is because the operators of the system are either from the same class as some of the urban poor, or they have strong commercial links with low-income settlements. In addition, they do not have to rely on grants and subsidies for financing their operations.

8.2.2 Reasons for lack of success

The informal sector is entirely operated by entrepreneurs who are motivated commercially. They do not deal with issues through which they cannot make money, like sewerage disposal or street paving. In addition, for many sectors they operate in, such as health, education, housing and income generation, they have no access to qualified professionals and social and technical research.

V. RESPONSE TO STATE POLICIES AND ITS REPERCUSSIONS – 2: THE FORMATION OF CAGs AND NGOs

1. PREAMBLE

From the time a settlement comes into being, its residents are faced with the problems that a complete lack of services creates and which the informal sector, in most cases, is not interested in tackling. Most of these problems cannot be tackled independently by individual households and community action becomes necessary. This action is usually initiated by the more aware persons in the community. These activists are usually better educated and have either served in government or the army, or have been associated with the initial development process in the settlement. In some cases, they may also have political ambitions or have been associated with political or religious parties or with labour movements. In recent years the activists' role is increasingly being taken over by the younger generation, which may seem strange for a society which gives considerable respect and deference to its elders. However, these younger activists belong to the second generation of slums and "katchi abadi" dwellers. As such they are more vocal, have less links with their feudal or tribal past, and have a larger view of the world. This is especially true of Karachi. In rare cases these groups expand to become formal groups, and few of them receive assistance from the larger NGOs operating in the urban field in Pakistan. However, with the easy availability of government and international funds for the promotion of NGO activity, this state of affairs is changing.

2. INFORMAL COMMUNITY ACTION GROUPS

2.1 Work undertaken

In all the settlements visited, the residents of some neighbourhoods, or the households of a few lanes, had come together informally to tackle some problem or the other that they had faced. In most cases the work done by them was related to the construction of open drains or the laying of an underground sewerage system. In a few cases street paving had been carried out, and in others, residents of a lane or neighbourhood had collectively employed a sweeper to lift garbage, maintain the drains, and keep the streets clean. In some cases they had also tried to lobby with local government authorities to intervene for the improvement of their areas. In almost all cases the group had fallen apart after its basic objective had been achieved and the maintenance of the work done was taken over by a few volunteers.

2.2 Assessment of work done by the groups

2.2.1 Development work

Almost all development work undertaken by the communities in the settlements visited was well below standard. The roads were unevenly paved; the drains did not have the proper gradients causing flooding, and the sewerage systems did not work. The people are well of these defects and due to them have stopped maintaining the services they had developed. However, where building skills are present in the communities (90), excellent work has been done and is being well maintained. Areas of settlements where residents have arranged for garbage disposal and sweeping of the streets (91), are much cleaner than the areas which have not done so. In addition, almost all work done by these communities is self financed and has no element of a grant or a subsidy. Hence it is potentially sustainable.

CAG ACTIVITIES



DISPENSARY AT KOREY PIND, LAHORE



VOCATIONAL SCHOOL AT DHUDUWALA, FAISALABAD

DEVELOPMENT ATTEMPTS BY CAGs



DHUDIWALA, FAISALABAD



NISHAT COLONY, LAHORE

2.2.2 Lobbying

Lobbying done by these informal groups for improvement of their areas has usually not yielded any results. This is because the groups are far too small to be considered of any importance by the authorities and also because they are not formal legal persons.

3. FORMAL GROUPS AT NEIGHBOURHOOD OR SETTLEMENT LEVEL

3.1 Registration with the social welfare department

Groups usually formalize their existence by registering themselves with the Social Welfare Department (SWD). They usually call themselves social welfare organizations, "falah-o-behbood anjumans", and or "islahi committees". Registration with the department gives them, not only an identity, but also entitles them to some funding from government sources and the possibility of approaching funding agencies for assistance.

3.2 Office bearers

In the case of all such neighbourhood social welfare associations that the consultant came into contact with, the office bearers were young men with well above average education for the area they lived in. Many had been active in student politics.

3.3 Work undertaken by the groups

None of the formal groups encountered by the consultant during the field visit were involved in development work. They all function in a similar manner and organize the operation of mother and child clinics, vocational schools for women, or primary schools.

3.3.1 Mother and child clinics

In most cases a small fee of Rs 1 or 2 is made by the patient when he registers with the clinic. Medicines are provided at subsidized rates or free of cost. Part of the finance for this comes from the Social Welfare Department and the rest is made up by donations from the office bearers, or the more affluent in the neighbourhood. The same is true for salaries to the staff. Most of the clinics visited were run entirely by trained LHVs. In some case qualified doctors visit the clinics once or twice a week for a few hours. Furniture and equipment for the clinic is usually donated by a philanthropist, or in a few cases purchased with grants given by foreign agencies. In most cases these clinics are very popular, especially where a proper doctor attends to them. However, they are insufficient for the needs of the residents and as such the private sector continues to dominate.

3.3.2 Vocational schools

Vocational schools in all the organizations visited cater to the needs of women. They give lessons in stitching, knitting with computerized machines, and embroidery. In no case do they teach the women the use of industrial machines which are now commonly used in the garment factories. At an average 15 to 25 students study at a time in these schools and courses are of 3 to 9 months duration. Fees charged from the students depends on the course undertaken and varies from Rs 10 to Rs 40 per month.

3.3.3 Primary schools

These are less popular than the clinics and the vocational schools and seldom consist of more than one classroom of 15 to 20 girls and boys. Again, fees charged vary from school to school and is seldom more than Rs 15 per month.

3.3.4 Lobbying with state agencies

In addition, these organizations lobby with state organizations for facilities. For example, one organization has lobbied for, and succeeded in having a bank opened in the neighbourhood so that electricity bills can be paid without having to make a long journey out of the settlement (92). For this the organization had to apply for a ruling from the federal Ombudsman. Similarly, gas connections have been acquired by settlements through legal action taken by the organization. In another instance, the organization was instrumental in having a post office commenced in the area (93).

3.4 Constraints faced by the organizations

3.4.1 Lack of finances

All groups get a small grant, Rs 3,000 to Rs 35,000 per year, from the SWD. This is not even enough to pay for the salaries of the staff they require for the clinic. As their approach to the work they undertake is one of charity and 'social welfare', they do not raise money from the residents or attempt to increase the membership of their general body. For this reason, the level of service at the clinics and schools declines when the SWD or the international funding agency reduces its grant to the NGOs. There is every reason to believe if these grants were discontinued the NGOs and the services they provide, would cease to exist.

3.4.2 Lack of trained manpower

Doctors and paramedics for the clinics are not easily available, especially at the salaries that the organizations can afford. The same problems are faced by the schools and vocational institutions. In addition, it is seldom possible for the office bearers, who receive no salaries for their work, to administer these institutions properly due to their other preoccupations. As a result of all these factors, many of these facilities function erratically, and in some cases schools and clinics are often closed for long periods of time.

3.4.3 The problem of orientation

There is a considerable potential in these community groups for undertaking development work and raising finances from within the community. However, this potential can only be tapped if the necessary orientation is developed and a change of attitudes takes place in the office bearers. This requires exposure to new ideas and forms of functioning. Where such exposure has taken place, the difference in attitude is apparent (94). To facilitate this change of attitude, training, networking and short-term manpower assistance becomes necessary.

3.5 Impact of CAGs on other settlements

The formation of a CAG or NGO in one settlement has often led to the formation of similar formal groups in other neighbouring settlements. Very often this is done with the advice and active participation of the parent group.

3.6 Large settlement based CAGs and NGOs

A few of these neighbourhood based CAGs and NGOs have expanded to become affluent institutions (95). They run large middle and secondary schools and organize vocational training for over 100 girls at a time. Health education is in some cases part of their extension programmes. In addition, their teachers are well trained and their clinics well equipped and well staffed. Their administration is in the hands of paid administrators and their office bearers are well to do persons. Many of these organizations own considerable property, the rent from which also finances part of their activities. Such CAGs are usually connected to religious organizations and have access to a large number of funding sources. However,

they have no out-reach activities, do not involve themselves with larger urban development issues, and as a result cater mostly to the immediate needs of the lower-income classes.

4. LARGER WELFARE ORIENTED NGOs

4.1 Nature of the NGOs

There are an increasingly large number of NGOs that are not area or settlement specific. They do very much the same things as the neighbourhood social welfare associations, but on a larger scale. Instead of ill-equipped clinics, they run medium or large size hospitals; instead of small vocational classes they run secretarial and computer training schools for girls, in addition to elaborate courses for garment stitching, knitting and home management (96).

4.2 People involved

The professionals who run these NGOs are often highly qualified and well paid. The office bearers are normally married women belonging to the elite classes. Often the reason of their involvement with NGO activity is to 'do good' for the poor.

4.3 Concept of community participation

Many such NGOs do attempt community work. This normally consists of running small schools and clinics or community centres in a number of "katchi abadis" or in slums. Apart from this no real links are established with the community, and in most cases the NGOs policy-makers have little understanding of either larger issues that affect the urban poor, or the micro level issues that plague their daily life.

4.4 Funding

Raising funds for these NGOs does not pose problems. Their office bearers are well connected and have easy access to both the corridors of power and the foreign missions. Budgets of these organizations can be as high as Rs 10 million a year. However, these organizations have never tried to become self sufficient and one wonders that will become of them when the foreign funds, with which they finance part of their operations, are no longer available.

4.5 Impact of the work done by the welfare oriented NGOs

The NGOs described above do provide health care facilities and education to a large number of people. However, they do not effect a change in the living conditions, attitudes, awareness or organizational levels of the urban poor. Nor are their programmes, replicable by other NGOs or the state, because of their high cost.

5. DISCIPLINE SPECIFIC NGOs

A small number of discipline specific NGOs have emerged in Pakistan. Their broad categories are given below.

5.1 NGOs dealing with women's issues

These are run, for the most part, by professional women. They deal with awareness raising among women, adult, education and legal aid. To promote awareness and dialogue, they arrange workshops, seminars, publish literature and carry out research. In addition, they touch upon important developmental issues related to society as a whole and women in particular. Since these NGOs deal with women's problems, which are important issues today, they have no shortage of funds. The work of these NGOs is too new to be evaluated.

5.2 Labour education

In Karachi, PILER, has been involved in labour education and research since 1981. It arranges short and long courses for industrial labour to raise general awareness. The courses deal with safety, industrial production, environment, health, housing, energy and legal matters. Prominent experts participate as resource persons in these courses. Feedback suggests that a follow up on the courses can result in involving the course members in development issues in their settlements. Funding is from grants by foreign agencies in Pakistan and abroad.

5.3 NGOs involved in family planning

A number of NGOs are involved in promoting population planning. Judging from reports available, and from the failure of the population growth rate to register a fall, they are not very successful. However, some of them are impressive organizations spread all over Pakistan (98).

BIG NGOs – 1 THE SOCIAL WELFARE NGOs



CENTER AT MECCA COLONY



VOCATIONAL CLASS AT THE FWCs COMPLEX AT LAHORE

BIG NGOs – 2 THE DEVELOPMENT ORIENTED NGOs



OPP's MOTIVATIONAL MEETING IN ORANGI



**EX-COUNCILLOR AFAQ SHAHID AND ORANGI LANE
ACTIVIST-CREATING A LINK BETWEEN CAGS AND LOCAL
BODIES.**

6. DEVELOPMENT ORIENTED NGOs

In recent years, the concept that development in poor societies can only take place if people are empowered to run their own affairs, has caught on. But to empower people, one has to raise their awareness levels, their technical skills, their economic conditions, and above all motivate them to organize, generate savings, and operate and maintain the development they carry out. In this process, not only do the physical conditions in their settlements undergo a change, but their relationship with local governments and with political power becomes less unequal. This in turn makes further development more appropriate to their needs. To make such development possible, a research and extension organization, based in the area of its operation is necessary. This organization needs to be in constant touch with the community and its problems on the one hand, and should be able to call in expert technical advice for the solution of those problems on the other. But to do this in a big way, not only is trained manpower necessary, but also exposure to this form of development. In Pakistan, a small number of NGOs are involved in developing such replicable models of development (99), while others are trying to train manpower which can help promote this form of development (100). Both these types of NGOs, and their efforts are dealt with in section VIII of the report.

7. CONCLUSIONS

7.1 Nature of NGO activity in Pakistan

Most NGO activity in Pakistan is oriented to providing subsidized health and education facilities. Communities are normally not involved in this process and on the whole, very few of their members benefit from it.

7.2 Need for technical assistance

CAGs usually tackle pressing physical problems in their settlements. However, due to a lack of technical know-how, managerial skills, and a larger vision, their efforts fail. This results in abandoning community action and in discrediting the activists who had promoted the concept of participation in development in the first place.

7.3 Lack of interaction with other NGOs/CAGs

Most NGOs and CAGs are unaware of other development projects. This is because of a lack of avenues for interaction with other groups. Where interaction has taken place, it has resulted in more appropriate development and an improvement in managerial and technical skills.

7.4 Problems of access to funds

NGOs run by the elite have a much better chance of receiving large funding from national or international sources than those run by the urban poor themselves, irrespective of the relevance of the work they do. This dependence on external funding constitutes their greatest weaknesses.

VI. THE RESPONSE OF THE STATE TO THE FAILURE OF ITS POLICIES

1. PREAMBLE

The state policy-makers are not unaware of the failure of their policies related to low-income urban communities. Promoted by international agencies, and backed with foreign funds, the government has tried to institutionalize its relationship with the NGO sector. In addition, an important government housing scheme in Hyderabad has tried to overcome the failings of the governments housing schemes.

2. ACTIVITIES OF THE WOMEN'S DIVISION

The Women's Division, a federal government institution has a considerable amount of funds for the promotion of education, health, technical education and social welfare of women. Its main emphasis is on funding NGOs involved with women's issues. However, the Division has yet to frame a definite programme and develop research, monitoring and evaluation procedures related to the programmes it funds.

3. NGOCC

The NGOCC is a federal government organization. It deals only with family planning and funds NGOs who are involved in this activity. In addition, it provides training to para-medical staff, such as LHVs and vaccinators, and holds conferences, workshops, seminars and refresher courses for NGOs. So far the NGOCC has not devised any method of monitoring and evaluating the work of the NGOs it funds.

4. HDA'S INCREMENTAL HOUSING SCHEME

Through its incremental housing scheme, popularly known as "Khuda-ki-Basti", the HDA planners have tried to overcome the problems of catering to the housing needs of lower-income groups by adopting the "dallal's" model of developing ISDs on government land. Thus, land is given to the applicants without services, except for water and they pay only Rs 980 as the cost of land. Speculation is controlled by cancelling the allotment of anyone who does not build and start living on the plot at once. In addition, all allotments are non-transferable. Services are acquired by the residents, slowly over time and they pay for them through affordable instalments. The HDA has developed neighbourhood community organizations, who it is hoped, will maintain and operate the services and collect the dues from the residents on behalf of the HDA. In addition, advisory services for house building, sanitation and income generation have been developed on the lines of the OPP. Small credit facilities for income generation and housing have also been developed, and the neighbourhood organizations have been made responsible for recovering the instalments.

VII. GENERAL RECOMMENDATIONS

1. PREAMBLE

General recommendations for SDC involvement with low-income community groups in the urban sector in Pakistan, and with the development of appropriate policies related to them, are based on the conclusions reached in the earlier sections of this report. It is true that conditions at micro level can improve with support to local community groups. However, if the strategy of support systems has to be applied on a big scale, then its promotion must become part of the government planning process, and the role of NGOs in it must be clearly defined. In addition, the low-income groups have to be given formal access to land for housing, without which their interests will remain subservient to those of the informal sector middlemen on the one hand, and to the local government bureaucracy on the other.

2. SUPPORT FOR THE DEVELOPMENT OF APPROPRIATE STATE POLICIES

2.1 Technical assistance for promotion of community participation concepts

The government's KAIRP and slum upgrading schemes are unsuccessful mainly because of the failure of the community participation aspect, both as a concept and as strategy, related to them. Technical assistance for developing the capacity and ability of local governments and development authorities in this respect, should be provided through support to pilot projects.

2.2 Assistance for replication of successful pilot projects

The OPP has developed a model of development through community participation which overcomes the problems faced by the KAIRP. Similarly, the HDA's Incremental Housing Scheme has overcome the problems of making land accessible to the urban poor at affordable prices. Both projects have credit schemes for promotion of better housing and income generation. The strategies developed by these projects need to become part of government planning. This can be done if lobbying and funding for their replication, or for replication of similar pilot projects is initiated.

2.3 Monitoring and evaluation of government policies

Appropriate changes in government policies can only be brought about if regular monitoring and evaluation of their schemes is carried out. Based on its results, reorientation and/or training programmes and workshops for government policy-makers and planners need to be organized. The possibility of establishing small research and training institutes at relevant projects for this purpose also needs to be looked into.

2.4 Data base for lower-income settlements

A more accurate data base for lower-income settlements needs to be established so that their physical, social and economic dynamics may be better understood. Government departments or NGOs working towards this goal should be given technical and financial support.

3. ASSISTANCE TO CAGs AND COUNCILLORS PROGRAMMES

3.1 Technical assistance

Assistance to CAGs and municipal councillors for developing and implementing master plans for their areas, and for increasing their managerial and technical skills, is necessary so as to make their efforts at development successful. Motivation and lobbying to promote cooperation between CAGs and councillors on the one hand, and between different councillors on the other, is also necessary if infrastructure development is to be meaningful. Intermediate organizations need to be developed and supported for this purpose. Over time, these organizations can also deal with other issues, such as support to education and health services and to income generation activities.

3.2 Networking

Contacts and exchange visits between various CAGs will result in the broadening of their horizons and improve their perception of development and the quality and relevance of their work. Federations or confederations of such groups at settlement, city or country level will make them a powerful political lobby which can effect major policy changes by scientifically articulating the problems of low-income settlements. Therefore, full support should be extended to the development of networking activities and to intermediate and professional organizations that support them.

4. ASSISTANCE TO NGOs

4.1 Support to promoting new attitudes to development

As observed earlier, most NGOs in Pakistan have a social welfare or philanthropic approach to development. This can be changed by visits to NGOs which are engaged in genuine grass root institution building; development of audio-visual extension material; arranging of training programmes for NGO staff members and by facilitating exchange of literature. Ways and means of promoting this activity and associated support activities need to be studied in detail.

4.2 Funding

Funding to NGOs should be governed by certain criteria of which details need to be worked out. However, the broad criteria should be that NGO activity should result in the raising of awareness levels, managerial and technical skills and organizational potential of the communities rather than provide momentary relief and financial assistance.

5. THE NEED FOR AN URBAN RESOURCE CENTRE

A considerable amount of work has been done on urban issues related to low income groups by international agencies, development authorities, universities and other academic institutions, NGOs, individual professionals and journalists. In addition, there are a number of resource persons available in this field. However, this research or field work is scattered all over Pakistan and even its existence is unknown to researchers, planners, NGOs or CAGs. Similarly, the names and addresses of persons, NGOs, CAGs and communities responsible for it are not available. The names and addresses of professional organizations which can be of assistance to NGOs and CAGs in their work, are also not available. The idea of an Urban Resource Centre, in the 5 cities, which can collect, catalogue and disseminate this information needs to be supported. However, this support should be extended to centres which are manned by professionals who are in touch with the situation at the grass root level in the urban areas, and with relevant NGOs and CAGs.

VIII. SUGGESTED PROJECTS FOR SDC INVOLVEMENT

1. PREAMBLE

The suggestions made for SDC involvement with community groups and NGOs are based on the recommendations developed in the previous section. In addition, in making the suggestions two things have been taken into consideration. One, the level and nature of CAG-NGO activity in each of the cities and two, the necessity of expanding the activities of existing intermediate organizations; creating them where conditions permit; and helping to create conditions for their development where such conditions are absent.

2. SUGGESTED SDC INVOLVEMENT IN KARACHI

2.1 Support to the extension services of the OPP/RTI

2.1.1 Description of OPPs on growing programmes

Orangi is the largest squatter settlement in Karachi. Its population is estimated to be 1 million. The OPP has been working in Orangi since 1980. It carries out action research on the problems faced by Orangi residents, and takes the solution back to them through an extension programme. Its main activities are described below.

a) Low Cost Sanitation Programme:

The OPP has motivated lane residents to organize, finance, manage and construct an underground sewerage system. This has been possible due to a massive extension effort and to a substantial reduction in the cost of construction as a result of technical research. The growth of organizations has also changed councillor-resident relations and launched the community into other development programmes.

b) Housing Programme:

Results of technical and social research in housing in the settlement have been taken to the informal sector builders, masons, contractors and the house-owners. This has improved construction, lowered costs and changed the working relationship between the different actors in the housing drama for the better.

c) Health Programme:

The health programme has created small cohesive groups of women at lane level so that they can receive advice on hygiene, nutrition, disease prevention, family planning and kitchen gardening.

d) Other programmes:

The OPP is also operating an income generation programme which gives credit and advice for the development of small businesses and an IUCN programme for tree plantation.

2.2.2 Recent trends at the OPP

a) Growing demand on OPPs extension services:

Recently the OPP has been receiving an increasing number of requests from other settlements, and also from villages in the interior of Sindh, to assist them in developing their sanitation systems in the same manner as it did in Orangi. The OPP, part of which has been converted into a RTI for the development of "katchi abadis", is not in a position to take up this assignment. In the 3 instances that the OPP/RTI has been involved in assisting communities outside Orangi, its extension services were over taxed. In addition, the OPP/RTI needs to develop extension material for the sanitation programme for motivational and educational purposes.

b) Documentation of the OPP method:

Although the process of development of the OPP programmes has been well documented, no manual or literature regarding it has been prepared for the use of planners, technicians, community workers and extension agents. The preparation of such literature will assist the OPP/RTI in imparting training to professionals and workers involved in grass root development, and facilitate the replication of the project.

c) The Education Programme:

In Orangi, there are over 350 private schools. The OPP is in the process of bringing as many of them as possible on a common platform through its Orangi Education Project. So far the Project has 11 member schools. Physical upgrading of a number of them with OPP/RTI advice has already been carried out. The programme aims at developing a more appropriate curriculum which all the member schools would follow; providing training to teachers; developing aids and literature to make this training possible; improve and develop a similar administrative pattern for all schools and publish text books that are of relevance to the education scene in Pakistan in general, and Orangi in particular. The programme will result in the upgrading of an education system on which the vast majority of the residents of Orangi depend, and which is common to almost all low-income settlements in Pakistan.

2.2.3 Suggested SDC involvement

a) Extension services:

- Financial support for the expansion of staff and transport facilities for the extension services.
- Financing the preparation of 2 video films of 30 minutes duration each, on the low cost sanitation programme, for extension and instruction purposes.
- Financing the preparation of "training manuals" on the OPP method. This will involve the employment of consultants to prepare the manual and printing costs.
- Financing the procurement of audio-visual equipment for use in extension and for the documentation of OPP/RTI programmes.

b) Education Programme:

- Funding the research for the preparation of teachers training manuals and text books and their publication.

2.2.4 Contact persons

a) For extension services:

Ms. Perween Rahman
Director OPP/RTI
1-D/26, Daulat House
Orangi Township
Karachi
Phone: 61 86 28

b) For education programme:

Mr. Sami Mustafa
Consultant to Orangi Education Project
43/S, Block - 6
P.E.C.H. Society
Karachi
Phone: 43 11 91

2.2 Support to the Lyari Development Project (LDP)

2.2.1 Description of Lyari

Part of Lyari is a "katchi abadi" and the rest of it the worst slum in Karachi. Its eastern part falls within the old city. It has a population of 700 thousand, most of which consists of the original pre-partition inhabitants of the city or their descendants. There are over 1,100 community action groups in the area, of which more than 100 are registered legal persons. Many of them are supported by the drug mafia (101). Since Lyari is politically very important, many government upgrading programmes have been initiated here in the past. However, they have all ended in failure and the area remains devoid of services and basic health and education facilities.

2.2.2 LDP

The OPP Society has decided to launch a project in Lyari on the lines of the Orangi Pilot Project. The project will be established in October 1989. Seed money of Rs 500,000 is being provided by the BCCI Foundation. If the LDP is established, the people of Karachi's slum and "katchi abadis" will have another intermediate organization to turn to. In addition, Lyari is sociologically and physically very different from Orangi. In the case of the LDP the charismatic leadership of Dr. Akhtar Hameed Khan will be missing. Thus, many theories regarding the non-replicability of the OPP will be put to test.

2.2.3 Assistance to the LDP

Within 3 months of its existence a clearer picture of the needs of the LDP will emerge. It is suggested that the SDC involve itself in this project. To determine the nature of its involvement discussions with the OPP Society are necessary.

2.2.4 Contact persons

- a) Prof. Karrar Hussain, Chairman
and Dr. Akhtar Hameed Khan, Hon. Secretary

OPP Society C/o, BCCI Foundation
1-B, 3rd North Street, Defence Housing Society
Karachi

Phone: Prof. Karrar Hussain : 46 62 47
Phone: Dr. Akhtar Hameed Khan: 47 34 91

2.3 Support to the Young Grex Combined Welfare Association (YGCWA)

2.3.1 Description of Grex village

Grex village is an old settlement in Karachi which has now become part of the urban sprawl. The YGCWA represents not only the old settlement but also about 1,000 houses that have sprung up around it. The Association is anxious to develop a sanitation system for the whole area. Previous attempts by some neighbourhood groups have not been very successful. In addition, the Association also wishes to set up a clinic. Again, previous attempts by the Association for organizing a preventive health programme have ended in failure. In both cases, the failure was due to a lack of sound technical advice and managerial skills. The Association is part of the Mauripur Development Project (MDP), which is a confederation of 11 CAGs in the area. Of these, 5 are actively involved in the project. Any development work in Grex through community participation stands a good chance of being replicated by the other members of the MDP. In addition, the settlement has a number of cobblers, mat and broom makers and stitchers, who are all depend on middleman finance for survival.

2.3.2 Nature of support to YGCWA

- a) For the sanitation system:

Appointment of a consultant, to prepare a design and work out the cost of a sewerage system for the settlement. The system will be financed by the people and as such must be low cost. However, the nature and cost of technical assistance for its implementation will have to be worked out.

- b) For a preventive health programme:

Appointment of a consultant to prepare a plan for a low cost preventive health programme. The programme must be part financed by the YGCWA and should depend on health education for its success.

There is a clinic of the Aga Khan Community Health Science Department in the village which could be of assistance for the preparation of such a plan.

2.3.3 Contact persons

- a) Mr. Katri
Coordinator, MDP
C/o, YGCWA
Grex Village, Mauripur, Karachi
Phone: 74 74 88

- b) Ms. Naushaba
Social Organizer of the Aga Khan Community
Health Science Programme
Grex Village Clinic
Grex Village, Mauripur
Karachi

Phone: 67 88 00

2.3.4 Consultants suggested

a) For the sanitation programme:

OPP/RTI

b) For the health programme:

Dr. Samia Altaf
Development Research & Management Services
40-B, School Road, F-8/4
P.O. Box 2389, Islamabad
Phone: 85 28 63

2.4 Support to the Urban Resource Centre (URC)

2.4.1 Description of the URC

The Urban Resource Centre was set up in December 1987 by architects working with low-income communities. So far it has been operating through contributions from its members and most of the work is done on a voluntary basis. Progress is reviewed monthly. Its office is at the residence of its Secretary. In the few months of its existence the URC has compiled lists of research papers, books, reports, press clippings and other information on Karachi. In addition, it is collecting information about NGOs and CAGs in Karachi and on resource persons. It hopes to bring out a newsletter for promoting networking, and is in the process of developing a library. It is now looking for funds to acquire a proper office, equip it, and employ full time staff.

2.4.2 Nature of assistance

Financial assistance for establishing office with bare minimum equipment, salaries for two junior staff members and office rent for 12 months. Progress can be reviewed after 12 months for additional funding.

2.4.3 Contact person

a) Mr. Salim Alimuddin
Hon. Secretary URC
66-1/K, Block - 6
P.E.C.H. Society
Karachi
Phone:

b) Prof. Kausar Bashir Ahmad
Member of URC Council
Faculty of Architecture & Planning
Dawood College of Engineering & Technology
M.A. Jinnah Road
Karachi
Phone: 424253 - 424254

3. SUGGESTED SDC INVOLVEMENT IN HYDERABAD

3.1 Support to the proposed Research, Training and Extension Institute for Housing for Low-Income Groups at "Khuda ki Basti"

3.1.1 Reasons for the creation of the institute

The HDA's Incremental Housing Scheme is an important experiment in making land, services and advice for house building and income generation available to the lower-income groups. So far the scheme has operated through the personal interests of its founders and HDA staff who works on it part-time. There are no institutions to operate this experimental model, evaluate, monitor and document it, impart technical training to the people who live here, and disseminate the results of the work that has or is being done. To make all this possible, the HDA wishes to establish a Research, Training and Extension Institute. This institute will also facilitate the duplication of this scheme on a larger scale in other cities. The PC-1 for the creation of the institute has been approved by the government of Sindh, but the sponsors have been asked to raise their own finances for its establishment and functioning.

3.1.2 Nature of support

Funding the establishment of the institute, or part of it, and bearing the cost of the annual recurring expenditure for 1 year. According to the PC-1, cost of establishment is Rs 2.26 million and running costs are Rs 0.474 million per year.

3.1.3 Contact person

- a) Mr. Tasnim Siddiqui
Director-General
Hyderabad Development Authority
Hyderabad (Sindh)
Phone: 26790 - 20541 - 28538

3.2 Further study on NGOs and CAGs in Hyderabad

No NGOs or CAGs which are involved with any form of development work apart from lobbying, were encountered in the Hyderabad "katchi abadis". In addition, the residents or the "abadis" visited had no faith in these lobbying organizations. It might be worthwhile if a further study of 2 to 3 days is undertaken for Hyderabad. However, this can only be done after the law and order situation in the city has normalized and this may take some time.

4. SUGGESTED SDC INVOLVEMENT IN FAISALABAD

4.1 Development of the "Anjuman-i-Samaji Behbood" (ASB), Dhuddiwala, into an intermediate organization

4.1.1 Charismatic president of ASB

In Faisalabad, there are a large number of CAGs and NGOs running clinics and vocational schools. However, the ASB stands out among them because of the charismatic character of its president, Nazir Ahmad Wattoo, who understands very well the need for programmes that change attitudes and relationships rather than ones that satisfy immediate needs. He has attended a number of workshops on development and benefited enormously from a recent course at PVHNA Karachi.

4.1.2 ASB ongoing work

Dhuddiwala is a small locality in Faisalabad with a population of 2,500 persons. Around it are a large number of "katchi abadis". At present the ASB runs a population planning programme, assisted by the

NGOCC, and a vocational school for women. Both programmes are well documented and the family planning programme is most successful. In addition, the ASB has lobbied for services for Dhuddiwala and is on excellent relationship with Haji Zulfiqar Ali Kamsoka, councillor of the area.

4.1.3 Programmes suggested by ASB

a) Sanitation and drainage:

ASB suggestion is that a master plan for sanitation, drainage and street paving should be prepared for Dhuddiwala, along with estimates. The responsibility of having it implemented should be shared between the councillor, through his funds, and the residents. Through meetings the role of each should be clearly defined. ASB will be the coordinator. ASB is willing to hire consultants to prepare the designs and estimates and engage staff for supervision of work.

b) Income generation:

A number of families manufacture parts of shoes and cardboard boxes in Dhuddiwala. If their production could be mechanized, incomes would increase and jobs would be generated. ASB is willing to identify beneficiaries, advise on the disbursement of loans and take on the responsibility for their recovery. In addition, it will monitor and document the programme.

4.1.4 Nature of SDC support

- Fund the preparation of a sewerage, drainage and street paving master plan and supervision of its implementation.
- Provide loans of a total of Rs 75,000 for disbursement by ASB for income generation purposes.
- Fund monitoring and documentation of SDC aided programmes.
- Fund costs involved in training of Nazir Ahmad Wattoo and another community member at the OPP/RTI in Karachi.
- If the programmes succeed they will be expanded into the neighbouring slums.

4.1.5 Contact person

Mr. Nazir Ahmad Wattoo
President
Anjuman Samaji Behood (ASB)
40-A, Main Bazar, Dhuddiwala
Faisalabad
Phone: 44872

4.2 Development of latrines for Mohallah Rasool Nagar

4.2.1 Description of Mohallah Rasool Nagar

Mohalla Rasool Nagar is a "katchi abadi" on an area of 5 hectares. It has a density of 1,200 persons per hectare. Plots in the settlement are as small as 16 and 30 M² and there are no open spaces.

4.2.2 The problem of latrines

Until recently there were fields in the neighbourhood where the residents excreted in the open. These fields are fast disappearing and the residents are anxious to find an alternative. The community is cohesive, as all members belong to the Sandhu Bajwar tribe, and has laid an underground waste water

system with its own finances. In addition, it has a number of good activists who have been responsible for motivating the residents in their previous development attempts.

4.1.3 Future prospects

The majority of women and a number of children, in the settlement are engaged in rope making and are dependent on middleman finance for this activity. Housing conditions are also very poor and the residents want advice on their upgrading. These programmes could be taken up if the latrine project is successful.

4.1.4 Nature of SDC involvement

- Funding the preparation of designs and estimates for latrines at appropriate places. These will be prepared with the participation of the residents of Mohalla Rasool Nagar.
- Funding the cost of technical supervision at implementation stage.

4.1.5 Contact person

- Mr. Khan Mohammad
Mohalla Rasool Nagar
Chak No. 214/R.B.
Faisalabad

or

- Mr. Nazir Ahmad Wattoo
President
Anjuman Samaji Behbood
40-A, Main Bazar, Dhuddiwala
Faisalabad
Phone: 44872

5. SUGGESTED SDC INVOLVEMENT IN LAHORE

5.1 Consultancy services for the Cantonment Slum Development Organization (CSDO)

5.1.1 The CSDO

There are a number of slums and "katchi abadis" in the Lahore cantonment. Collectively they have a population of 200,000. Most of them have CAGs and small NGOs in them which run clinics and vocational schools and lobby for services. Many of these organizations have close links with each other and belong to the same MNA and MPA circle. Recently a large grant has been allocated for the settlements under the Peoples Works Programme. The office bearers of the CSDO are political people, have been active in these slums for the past decade, and command considerable respect and good will.

5.1.2 Proposals for the development of the cantonment slums

Meetings were held with the CSDO office bearers, the area MPA, the wife of the MNA, office bearers of a number of CAGs and NGOs, and the activists in the settlement. The general consensus reached was:

- The funds from the PWP should be spent on providing access roads, trunk services and disposal for sewerage and drainage.
- The people at lane and neighbourhood level should be motivated to finance, construct and manage their own sewerage and water lines.
- Street paving should be carried out by the councillors, over time, and according to a plan of action.

- Technical advice and training for activists should be provided and technical research conducted to lower costs.

5.1.3 Nature of SDC support

- a) Funding a project preparation plan on the lines suggested above for the development of the Lahore cantonment slums. This plan should be prepared with the active participation of the MNA, MPA, NGOs and CAGs of the area.
- b) Funding the research, extension and monitoring programme of the project, once it is established.

5.1.4 Contact persons

- a) Mr. Salman Tahseer
MPA, Lahore
Phone: 37 20 91 - 37 04 23
- b) Mr. Pervaiz Iqbal, President
Mr. Sikandar Shah, Secretary
Cantonment Slum Development Authority
31/7, Sarwar Road, Lahore Cantt.
Phone: 37 20 55
- c) Mr. Raza Abbas Ali
Chairman
Islami Welfare Society
Korey Pind, Walton Road
Lahore Cantt.
- d) Ch. Mohammad Hussain Sindhu, President
Mr. Liaquat Ali Musafar, Secretary
Community Development Council
Behind General Hospital
Katchi Abadi Awami Colony
Lahore Cantt.
Phone: 80 19 02

5.1.5 Consultant suggested

Mr. Reza Ali
6, Temple Road
Lahore
Phone: 30 45 54 - 30 45 58

5.2 Creation of a technical advisory cell for low-income settlements

5.2.1 Need for technical advisory services

In all the "katchi abadis" visited in Lahore, the CAGs and residents feel that a major reason for their not undertaking development work is the absence of the availability of technical advice. Even for lobbying purposes they often require technical information, justification for their proposals, and information regarding government procedures.

5.2.2 Proposal

It is proposed that a small technical advisory cell based in an easily accessible and expanding slum be created. The cell will contact CAGs and NGOs and will assist them in need assessment, planning and technical advice. In addition, it will provide access to information regarding government policies, budgets and procedures.

5.2.3 Nature of SDC's involvement

- Float the idea among Lahore professionals who have contacts with CAGs and NGOs.
- Fund the establishment of the cell and its running costs for the first year, and if it functions properly, then for the future as well.

5.2.4 Contact persons who can assist in floating the idea

Mr. Harish Masih
C/o, CARITAS Pakistan
Lahore
Phone: 87 18 50

Mr. Mohammad Tahseen
Executive Director, SAP
Flat No. 3, 2nd Floor, Gul Plaza
Main Market Gulberg - II
Lahore
Phone: 87 98 71 - 22 64 59

Mr. Reza Ali
Consultant
6, Temple Road
Lahore
Phone: 30 45 54 - 30 45 58

5.3 Support to the Walled City Foundation (WCF)

5.3.1 Activities of the Walled City Foundation

The Walled City Foundation was formed in 1986 with the objective of containing the growing degradation of the city; high-lighting its problems through meetings and press conferences; lobbying with the authorities to tackle the problems of the old town; and developing confidence in the residents regarding the future of the Walled City so as to stop them from moving out. In spite of all these activities, and support from various groups in the Walled City, the WCF has so far not been able to prevent the City's growing degradation. Instead it has begun to involve itself in arranging sport tournaments; giving scholarships for education; developing playing fields and running a school. However, its office bearers feel that they need to develop a new strategy for fulfilling their original objectives. For this they need assistance in identifying issues that they can take up, and advice on how the community can participate in tackling these issues.

5.3.2 Importance of the project

The project is an important one as environmental degradation of the inner cities is a serious problem in Pakistan. The WCF seems to have the potential of growing into an organization that can take up this work if proper assistance is given to it.

5.3.3 Nature of SDC involvement

Further understanding of the situation in the walled city and about the potential of the WCF is necessary before SDC involvement can be identified.

5.3.4 Contact person

Arch. Saqib Mehmood, President
Walled City Foundation
48-B, Bhati Gate, Lahore
Phone: 22 17 45 - 87 22 85

5.4 Study on the possible spin-offs of the HEAL/ABES Project

5.4.1 HEAL Project and raising awareness

The HEAL project is involved in promoting health education and literacy among women by assisting CAGs and NGOs in low-income settlements with teachers, teaching aids, training programmes and by administering the Project. The nature of the education being imparted is leading to a major awareness raising among the students. This awareness should be tapped for further development otherwise its full potential will be wasted.

5.4.2 Nature of SDC involvement

The SDC's involvement should wait until a small study can identify possible spin-offs of the project. The study should also identify those settlements in Lahore where such intervention should take place.

5.4.3 Contact person

Ms. Nancy Hammond
Coordinator and
Mr. Boota Masih
Supervisor, HEAL Project
ABES, 6 Empress Road, Lahore
Phone: 30 58 67 - 30 55 74

6. SUGGESTED SDC INVOLVEMENT IN PESHAWAR

6.1 Support to the PDAs upgrading programme

6.1.1 Community organizations in Peshawar's slums

Except for a community organization in Shahdand (102), no local NGOs or CAGs were found operating in the Peshawar slums. UNICEF's experience, while promoting its Urban Basic Services Programme in the slums in 1989, has been similar. The PDA also complains that one of the major reasons why its upgrading programme has not taken off is the lack of community involvement. However, in both Akhunabad and Nothia, small groups of residents have come together to build drains and make arrangements for removing garbage from the street. In Akhunabad, a couple of activists, with a vision of what can be achieved through possible community organization, were encountered.

6.1.2 Proposal for possible SDCs involvement

The SDC should help the PDA by financing consultancy services for the community development aspect of its upgrading programme for Akhunabad settlement. Training of activists can take place at the OPP/RTI or the OPP/RTI can be asked to undertake a short motivation programme in the settlement. This would introduce new concepts into Peshawar's slums and lay the foundation stone for community

participation in planning and development. To finalize this proposal, a dialogue between SDC and PDA is necessary, followed by the preparation of a detailed plan of action which determines the responsibilities of the SDC, the PDA, the OPP/RTI, and the consultant.

6.2 Contact persons

Mr. Isa Khan
Ward President PPP
Akhunabad, Peshawar
Mr. Taj Mohammad
President
Anjuman-i-Itihad-i-Hashtanagar
Taj Chowk, Shaheen Muslim Town
Peshawar

7. SUPPORT TO TRAINING

7.1 Non-government training institutions

7.1.1 Academy for Female Community Workers (AFCW)

During visits to CAGs and small NGOs, it was noticed that almost all female community workers had been trained at the AFCW in Lahore. These community workers can play an important role in creating awareness among the people in general, and among NGOs and CAGs in particular.

7.1.2 PVHNA

Similarly, it was also noticed that there was a major difference in perception and organizational levels between organizations run by persons who had attended the recently established PVHNA courses, and those who had not.

7.1.3 OPP/RTI

The RTI in Orangi has also been imparting training to various local and overseas groups. The training consists of an exposure to OPP/RTI programmes and their relationship to larger development issues in Pakistan. Thus, trained activists from three other Karachi settlements have developed their sanitation systems.

7.2 SDC involvement

For support to training, the SDC should have a special budget. This should finance

- The needs for training aids and equipment for training institutions;
- Exchange visits between various grass root CAGs and NGOs;
- Workshops which bring together government planners, professionals working for NGOs, and community activists and members.

A study for planning such a programme of support should be undertaken.

7.3 Contact persons

Ms. Akhlaque Hussain
Academy for Women Community Workers
The Family Welfare Cooperative Society
Habibia Road, Islampura
Lahore
Phone: 21 56 53 - 32 42 36

Ms. Zeba Zubair
Chairman PVHNA
179-E, Block - 2
P.E.C.H. Society
Karachi
Phone: 44 67 09

Mr. Anwar Rashid
Coordinator RTI
OPP/RTI

Footnotes

1. Appendix – 1, Item 1.1
2. Ibid, Item 3.0
3. Ibid, Item 1.1
4. - Development Authority Master Plans for Karachi 1974-85, Faisalabad 1989, Hyderabad 1989, Peshawar 1989.
- Profile of Lahore: Reza Ali 1989.
5. Squatter Settlements of Pakistan, Free University, J. Van Der Lindin, 1989
6. Appendix - 1 item 1.8 and 1.9
7. From figures available with the Katchi Abadi Authorities.
8. Socio-economic Profile of selected Katchi Abadis in Lahore: CDKA/UNICEF, 1981.
9. Katchi Abadis of Karachi: KMC/NESPAK, 1984
10. Shelter Project Preparation: PDA/Gilmore Hankey Kirke, June 1988.
11. Technical note on Housing Sector Study, KMP 2000, 1989.
12. Appendix - 1 Item 21 and 22.
13. Appendix - 1 Item 2.4
14. - Development Authority Master Plans for Karachi, Hyderabad, Faisalabad and Peshawar.
- Profile of Lahore: Reza Ali, 1989.
15. Technical note on Housing Sector study: KMP 2000, 1989.
16. Case study on Yakoobabad: UNESCAP/Arif Hasan, 1987.
17. Technical note on Housing Sector study: KMP 2000, 1989.
18. - Development Authority Master Plans.
- Profile of Lahore: Reza Ali, 1989.
19. Appendix - 1 Item 2.1
20. Low Cost Sanitation Programme of the OPP: HIC-NGO Project/ Arif Hasan, Perween Rahman, Shaista Sultan, June 1986.
21. Appendix – 1, Item 2.3
22. Ibid, Item 6.1
23. Ibid, Item 2.4
24. Ibid, Item 5.3
25. - Shelter Project Preparation Report: PDA/Gilmore Hankey Kirke, June 1988.
- Community survey of Tekhal Payan: RTI-PWD, Peshawar, 1988.
26. Housing census of Pakistan, 1980.
27. Technical note on Housing Sector Study: KMP 2000, 1989.
28. Profile of Akhunabad settlement: Shelter Project Preparation Report: PDA/Gilmore Hankey Kirke, June 1988.
29. World Bank Shelter Sector Review, 1988.
30. Appendix – 1, Item 7.1
31. Technical note on Housing Sector study: KMP 2000, 1989.
32. Appendix – 1, Item 7.3
33. Development Authority Master Plan.
34. Appendix – 1, Item 7.4
35. Technical note on Housing Sector Study: KMP 2000, 1989.
36. Appendix – 1, Item 7.5
37. - Socio-economic Profile of Selected Katchi Abadis in Lahore: CDKA/UNICEF, 1981.
- Shelter Project Preparation Report: PDA/Gilmore Hankey Kirke. 1988.
38. Profile of Lahore: Reza Ali, 1989.
39. Human Settlement Atlas: UNESCAP, 1986.
40. OPP's studies on garbage in Orangi: unpublished material.
41. Ibid
42. - Appendix – 1, Item 8.1 and 8.2.
- Greater Hyderabad Master Plan: HDA/PEPAC, 1989.

43. Socio-economic Profile of Selected Katchi Abadis in Lahore: CDKA/UNICEF, 1981.
44. Appendix – 1, Item 8.4
45. - Socio-economic Profiles of Selected Katchi Abadis in Lahore: CDKA/UNICEF, 1981.
- Base line health survey for Orangi: AKMU/OPP, 1984-85.
46. - Shelter project preparation report: PDA/Gilmore Hankey Kirke.
- Community survey of Tehkal Payan, Peshawar: RTI-PWD, 1988.
47. Published Municipal Corporation, Development Authority and WASA/KWSB budgets.
48. KMC budgets for 1985-86 and 1989-90.
49. Profile of Lahore: Reza Ali, 1989.
50. - Worked out from the Development Authority Master Plans.
- Profile of Lahore: Reza Ali, 1989.
51. Ibid.
52. A study on Metropolitan Fringe Development in Karachi: UNESCAP/Arif Hasan, April 1986.
53. Among Basti Dwellers and Bureaucrats: Free University Amsterdam/ J. Van der Linden etc., 1983
54. - Worked out from Development Authority Master Plans.
- Profile of Lahore: Reza Ali, 1989.
55. A study on Metropolitan Fringe Development in Karachi UNESCAP/Arif Hasan, April 1986.
56. Ibid.
57. Greater Hyderabad Master Plan: HDA/PEPAC, 1989.
58. A study on Metropolitan Fringe Development in Karachi UNESCAP/Arif Hasan, April 1986.
59. Ibid.
60. Ibid.
61. Ibid.
62. Provision of Services: a Case Study of the Walled City of Lahore: Feroza Ahmad/ASC, Lahore, 1984.
63. Ibid.
64. Shelter project preparation report: PDA/Gilmore Hankey Kirke, 1988.
65. Conversations with PDA staff and residents of Akhunabad and Shahdand where the upgrading was to take place.
66. Socio-economic Profile of Selected Katchi Abadis in Lahore: CDKA/UNICEF, 1981.
67. OPP's Three Programmes: OPP/Dr. Akhtar Hameed Khan, 1984.
68. - The Low Cost Sanitation Programme of the OPP: HIC-NGO project/Arif Hasan, Perween Rahman, Shaista Sultan, June 1986.
- Profiles of Selected Katchi Abadis in Lahore: CDKA/UNICEF, 1981.
69. The Baldia Soak pit Project.
70. CKDA Project.
71. UBS Project.
72. Busti is an NGO working in the urban sector which has evolved out of the Baldia Soak pit Project.
73. The people of Orangi have invested over Rs 30 million in the OPPs Low Cost Sanitation Programme.
74. A study on Metropolitan Fringe Development in Karachi: UNESCAP/Arif Hasan, 1986.
75. Orangi Housing Prima: Department of Architecture and Planning, DCET, Karachi, 1983.
76. Unpublished information with the OPP.
77. A case study of Yakoobabad: UNESCAP/Arif Hasan, 1986.
78. - The Housing Programme of the OPP: OPP/Arif Hasan, 1985.
- Observations during field visits for this study.
79. This was observed at Korey Pind and Nashter Colony, Lahore; and at Mohalla Himmatpura, Faisalabad.
80. This was observed in Mohalla Rasool Nagar and Mohalla Himmatpura in Faisalabad, and parts of Mariam Colony in Lahore.
81. Parts of Allama Iqbal Colony and Katchi Abadi Mohalla Fatehabad.
82. Keer Khurd Colony, Lahore; Yakoobabad, Karachi; Dhuddiwala, Faisalabad; Kalhora Colony, Hyderabad.
83. Rates vary from city to city and settlement to settlement.

84. Lines Area, Karachi; Keer Khurd, Lahore; Shahdand, Peshawar.
85. Pathan Colony, Karachi.
86. Mohalla Hasan Pura, Faisalabad.
87. Basti Sadan Shah, Raj Ghar and Mazang village in Lahore.
88. Allama Iqbal Colony and Dhuddiwala in Faisalabad; Lines Area and Quaidabad in Karachi.
89. Mariam Colony, Lahore; Pathan Colony, Karachi.
90. Street paving in Mohalla Ahle Rohtak, Lines Area, Karachi and Keer Khurd, Lahore, is excellent because the majority of the residents of these settlements are masons.
91. Example of this are the Galis 3 to 7 in Basti Sadan Shah, Lahore and Al-Fatah Colony, Orangi in Karachi. Also Kumharwara, Baldia, in Karachi.
92. CAG at Keer Khurd, Lahore.
93. CAG at Mohalla Himatpura, Faisalabad.
94. As in the case of Nazir Ahmad Wato, President ASB, Faisalabad.
95. - Anjuman-i-Rafa-e-Ama, Sham Nagar, Lahore.
- Anjuman-i-Islah-o-Behbood, 90 Main Bazar, Raj Ghar, Lahore.
96. The Family Welfare Cooperative, Habibia Road, Islampura, Lahore.
97. - Aurat Foundation, Lahore; ASR, Lahore.
- Pakistan Women Lawyer's Association, Karachi
98. Family Planning Association of Pakistan.
99. OPP, Karachi.
100. PVHNA, AFCW.
101. Report on the Comprehensive Environmental Design for the Lea Market Area of Karachi: final year project at the Department of Architecture & Planning, DCET, Karachi.
102. Ajnuman-i-Ittihad-i-Hashtnagar, Peshawar.

Appendices

Appendix - I

**Comparative Profiles of Karachi, Hyderabad, Faisalabad,
Lahore and Peshawar**

1. Demographic

	Karachi	Hyderabad	Faisalabad	Lahore	Peshawar
Population (1)					
- 1951	1,068,459	241,801	187,185	859,221	151,435
- 1961	1,912,598	434,537	435,117	1,317,119	218,697
- 1972	3,515,402	628,631	839,621	2,198,890	272,697
- 1981	5,208,132	751,529	1,121,629	2,988,486	566,248
- 1988 (2)	7,180,000	980,000	1,520,000	3,870,000 (3)	770,000
- 1993 (2)	9,160,000	1,140,000	1,920,000	4,750,000	970,000
Population as % Pakistan population 1988	6.8	0.93	1.4	3.7	0.73
Population as % Pakistan urban population 1988	21.4	2.9	4.5	11.5	2.3
Annual growth rate (%)					
- 1972-81 (4)	4.5	2.0	3.6 (5)	3.7 (6)	8.4
- 1981-88	4.96	2.6	4.6	3.8	3.3
Growth rate 1972-81 (8)					
- Natural	1.9 (9)	NA	NA	2.95	3.1 (10)
- In-migration	2.5 (9)	NA	NA	0.75	1.2 (10)
Population density 1981 (11)	154	66 90-775	190 62-1,100	160 (12)	NA
Household size					
- 1972 (13)	5.8	5.96	8.51	6.19	5.9
- 1981 (14)	6.6	7.0	6.7	6.9	6.9
Crude birth rate 1981 (15)	44.1 38.7 (16)	33.67	36.09	37.64	39.52
Total fertility rate (17)	5.6	6.92	5.99	6.01	6.73
Maximum average age at marriage	21.5 21.6 (18)	20.37	21.41	21.74	21.2

2. Employment

	Karachi	Hyderabad	Faisalabad	Lahore	Peshawar
Labour force participation rate 1981 (% of total population) (19)					
- Total	25.7	23.6	26.3	26.4	25.3
- Female	2.9	1.9	2.6	2.5	2.6
Civilian labour force 1981 (20)	1,234,354	219,466	324,637	788,746	150,055
Unemployment 1981 (% of CLF) (21)	8.2	2.6	5.6	8.9	3.4
Employed persons 1981 (% of total population) (22)	25.8	26.7	28.5	27.0	44.41
Employment structure 1981 (% of total population) (23)					
- Professional, technical & related workers	7.2	47.0	3.6	6.2	9.1
- Admin. & managerial workers	3.58	1.98	0.97	2.15	2.2
- Clerical & related workers	8.4	7.04	2.7	8.2	10.7
- Sales workers	17.0	17.8	10.6	17.1	25.6
- Agri. & animal husbandry and forestry workers	7.9	5.81	4.3	10.6	8.51
- Production & related workers, transport, equipment, operators & labourers	42.4	46.2	35.7	37.4	39.89
- Workers not classified by occupation	8.7	4.4	1.9	3.6	8.0

3. Household Income

	Karachi (24)	Hyderabad (25)	Faisalabad (26)	Lahore (27)	Peshawar (28)
5,000-10,000 6%		4,000 6.28%	2001 + 0.9%	2,501 + 9.4%	2,5001 + 9.4%
1,500-2,000 19%		2,000-4,000 24.5%	1,000-1,499 4.2%	1,000-1,500 22%	1,000-2,500 36%
1,000-1,500 22%		2,000, less 69.2%	300-499 70.66%	300-1,000 45.6%	1,000 54.6%

4. Land

	Karachi	Hyderabad	Faisalabad	Lahore	Peshawar
Publicly owned (as of total)	80 (29)	-	17 (30)	14 (31)	-
Privately owned (as of total)	20	-	83	86	-

5. Housing

	Karachi	Hyderabad	Faisalabad	Lahore	Peshawar
Housing units (per 1,000 persons) (32)	158	143	153	151	145
Persons per D.U.	6.7	7.5	6.9	6.8	7.4
Persons per room	3.1	3.8	3.5	2.9	3.0
Owned occupied houses (as % of total) (33)	57.0 (34)	77.5	83.12	67.8	64.73
Population in slum (as % of total population)	50	60	60	50 (35)	50 (36)

6. Katchi Abadis

	Karachi	Hyderabad	Faisalabad	Lahore	Peshawar
Population (as % of city population 1985)	37 (37)	25 (38)	60 (39)	21 (40)	2
Area (ha)	6,105 (41)	566	242.5	569.8 (42)	-

7. Services and Infrastructure

	Karachi	Hyderabad	Faisalabad	Lahore	Peshawar
Piped water supply 1980 (individual Connection % of units)	46 (43)	63	31	65	38 (44)
Average daily pipe water supply (liter p/capita) (45)	90	246	187	225	332
Sewerage 1980 (% of units)	53	27	28	30	15
Electricity 1980 (% of units)	66	81	79	86	86
Gas main supply (%)	57 (46)	-	-	20 (47)	-

8. Health and Education

	Karachi	Hyderabad	Faisalabad	Lahore	Peshawar
No. of hospital beds (% 1,000 population)	1.4 (48)	2.85 (49)	0.79 (50)	2.03 (51)	4.37 (52)
Infant mortality (53) (10 years) 1981 (%)	85-107	126	128	108	112
School enrolment ratio 1981 (%) (54)	41.1	21.1	21.9	25.8 (55)	23.9
Female enrolment ration (%) (54)	39.9	18.9	20.1	24.6	19.7
Literacy rate (56)					
- 1972	51.7	42.2	36.1	44.1	34.6
- 1981	56.6	41.2	46.2	46.2	36
Female literacy rate (57)					
- 1972	45.7	32.2	24.7	35.6	
- 1981	50.5	33.0	36.4	46.4	23.3

Footnotes

1. Data for 1951-81 are from Census of Pakistan 1981.
2. Estimates for 1988 and projections for 1993 by government of Pakistan Planning Commission, Working Group on Urbanization for the Seventh Five Year Plan 1988-93.
3. All independent estimates provide a figure of over 4 million for the same administrative boundary.
4. World Bank Shelter Sector Review p.65 with adjustments for Faisalabad and Lahore (see next footnote).
5. As the World Bank Shelter Sector Review uses population figures for 1981 pertaining only to municipal corporation areas of Faisalabad and Lahore, while using 1972 figures for total urban area (municipal and cantonment), therefore, the growth rates given in this table have been adjusted to the correct figures.
6. Ibid. (same as footnote 5).
7. Lahore Profile by Reza Ali 1989.
8. District Census Reports 1981.
9. Karachi District Census Reports 1981 and 1972.
10. Development Planning Programme for Peshawar: Shelter project preparation; Final Report June 1988, Peshawar Development Authority, by Gilmore Hanke and Kirke pg. 8.

Note: In Peshawar with the in-migration of Afghan refugees we must assume two alternative rates of in-migration of Pakistanis between 1991 and 2000: a) With lower level of Afghan out-migration we will use an average annual growth rate of Pakistani in-migration of 1.2%; b) but with a level of Afghan out-migration we will use an average annual growth rate of Pakistani in-migration of 1.4%.

11. District Census Reports 1981.
12. Ibid.
13. District Census Reports 1972 (Karachi, Hyderabad, Faisalabad, Lahore and Peshawar).
14. Ibid. 1981
15. Ibid.
16. Karachi East District: 44.1, West and South District: 38.7.
17. District Census Reports 1981; by Rele's method.
18. Karachi East District: 21.5, West and South District 21.6.
19. Census of Pakistan 1981.
20. Ibid.
21. Ibid.
22. Ibid.
23. Ibid.
24. Karachi Development Authority: Karachi Master Plan 2000.
25. Greater Hyderabad Master Plan 1985; by Hyderabad Development Authority.
26. 1981 District Census Report of Faisalabad, February 1984, Population Census Organization Statistics Division, Government of Pakistan, Islamabad.
27. Lahore Profile by Reza Ali 1989.
28. Development Planning Programme for Peshawar; by UNDP, UNCH Shelter Project Preparation, Final Report. p.15.
29. Karachi Master Plan Year 1974-85.
30. Faisalabad Master Plan; public land; federal and provincial government 8%, semi-government organization, Agricultural University etc. 0.9%.
31. From Lahore Master Plan 1966, public land; federal government including Defence, Railways, WAPDA etc. 6.2%; provincial government 6.3% and Azad Kashmir government 0.9%
32. Housing Census Report 1980.
33. District Census Report 1981.
34. Human Settlement Atlas for Asia and Pacific. Part III. UNESCO for Asia and Pacific, Bangkok, Thailand 1988. p.86.
35. Lahore Profile by Reza Ali 1989.
36. Development Planning Programme for Peshawar; by UNDP, UNCH, Shelter Project Preparation, Final Report.

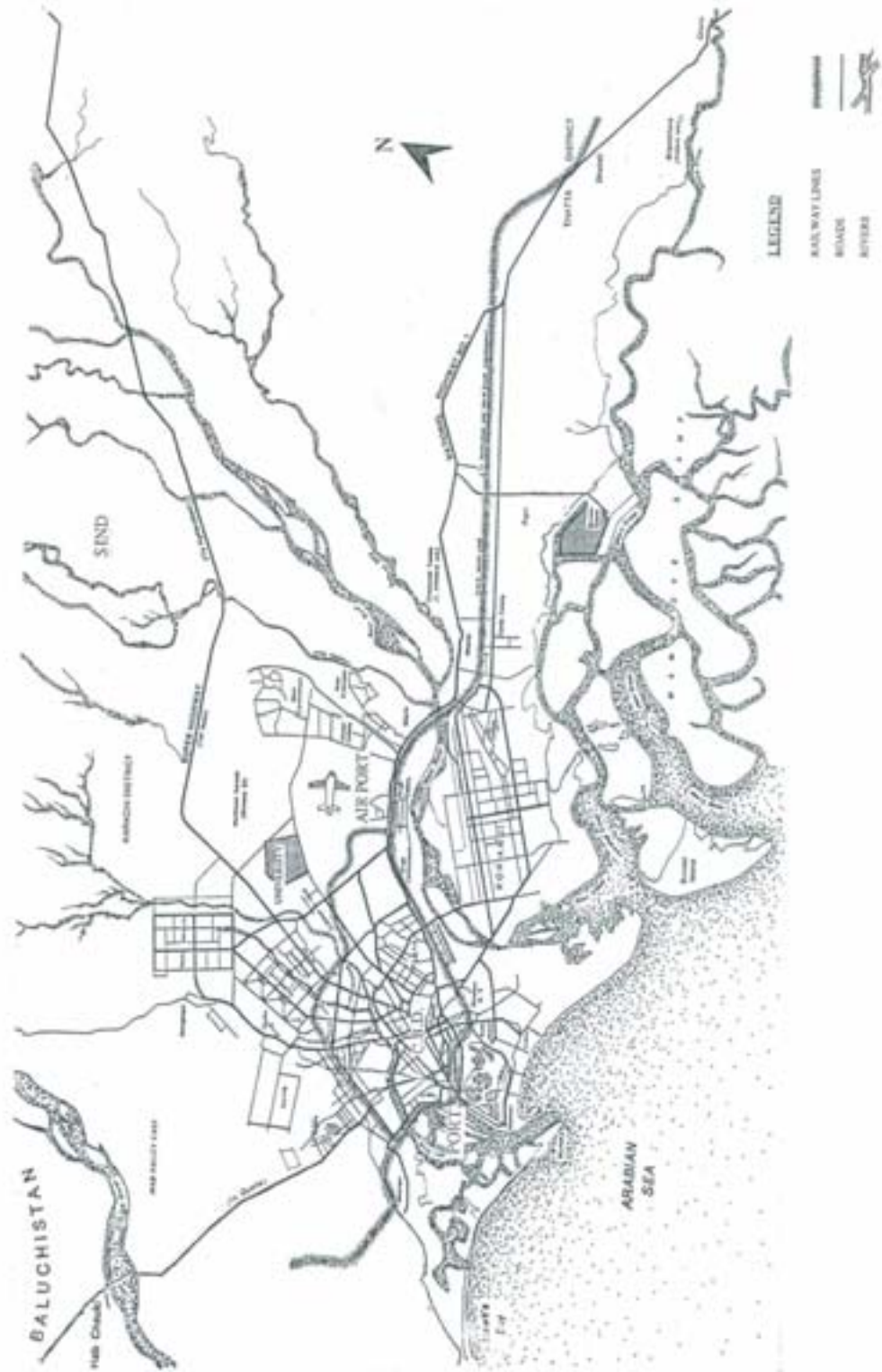
37. World Bank; Pakistan Shelter Sector Review, June 1988 p.16.
38. Hyderabad Municipal Corporation Katchi Abadis Directorate: Report.
39. World Bank; Pakistan Shelter Sector Review, June 1988.
40. Community Development in Katchi Abadis (slum) Project Lahore; Planning and Development Department, Government of the Punjab/UNICEF, May 1981. p.5, Vol. II Part 2.
41. Housing Study 1986 - PEPAC; Greater Hyderabad Master Plan - 1988
42. City Monograph: Development of Lahore by Manzoor Malik, LDA.
Paper presented at the 2nd Regional Congress of Local Authorities for development of Human Settlement in Asia and Pacific, July 1987.
43. Karachi Development Authority: Karachi Master Plan 2000, table 17.
44. Community Survey Regarding Child Survey themes at Tahkal Payan, Peshawar. p.5.
45. Master Plans of these cities.
46. Human Settlement Atlas for Asia and Pacific, Part III. UNESCO for Asia and Pacific, Bangkok, Thailand 1988. p.86.
47. Profile of Lahore by Reza Ali, 1989.
48. Human Settlement Atlas for Asia and Pacific, Part III. UNESCO for Asia and Pacific, Bangkok, Thailand 1988. p.86.
49. Greater Hyderabad Master Plan 1985; Hyderabad Development Authority/PEPAC.
50. Punjab government data, June 1986.
51. Ibid.
52. District Census Report 1981, Peshawar.
53. 0-1 year age by Trusels method from Census of Pakistan 1981.
54. Enrolment ratio 1980 refers to % of students in total population of the age 5-24 years; from Census of Pakistan 1981.
55. Lahore: In 1980 it was estimated that 83% of primary school-age children and 50% of middle and high school children were enrolled. World Bank Staff Appraisal Report, Nov. 1982 and Lahore Urban Development and Traffic Study, 1980.
56. Census of Pakistan 1981.
57. District Census Reports, 1972.

Appendix - II

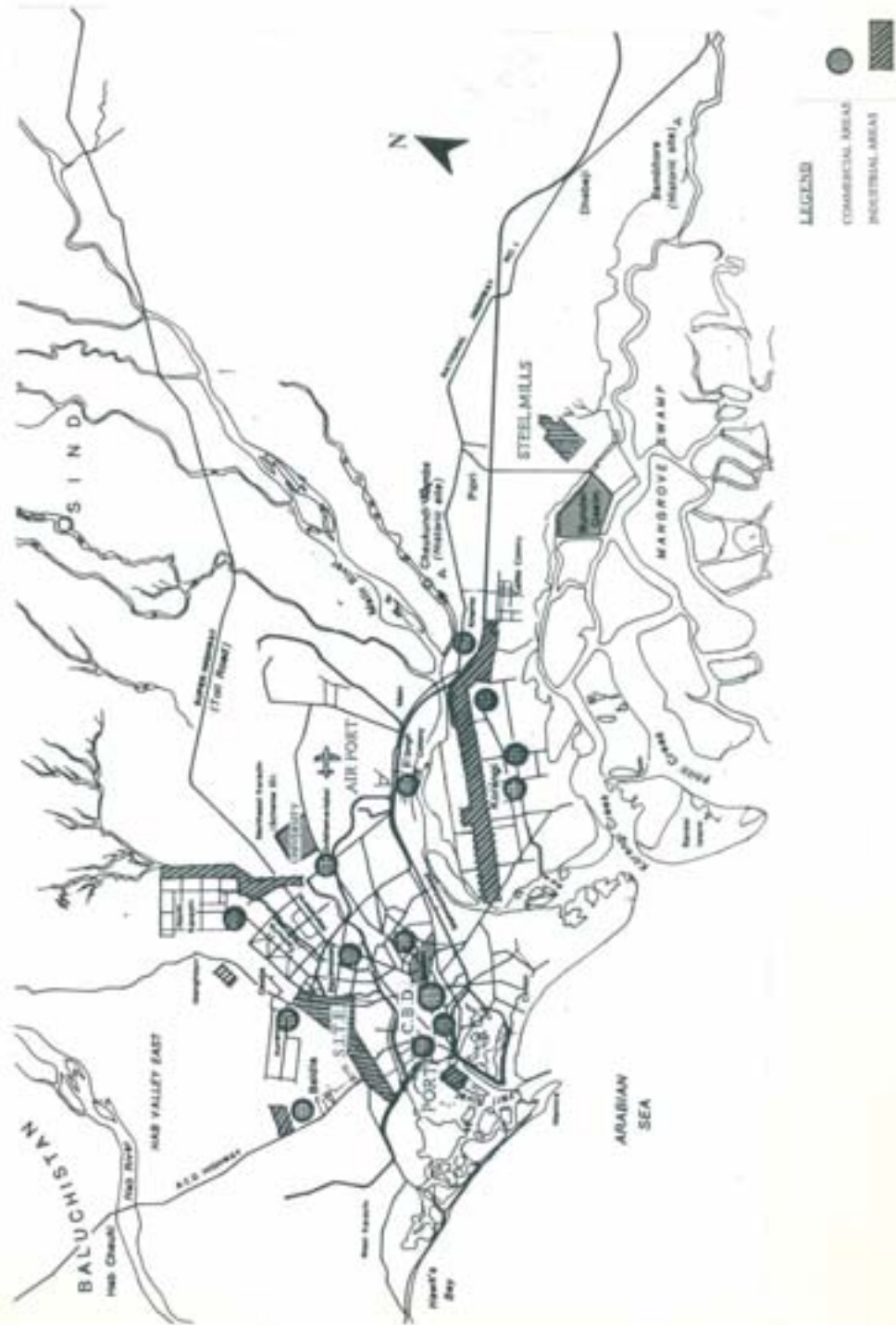
MAPS OF THE FIVE CITIES

1. KARACHI
 - 1.1 Major arteries
 - 1.2 Income generation zones
 - 1.3 Location of slums and "katchi abadis" and areas proposed for intervention
2. HYDERABAD
 - 2.1 Major arteries
 - 2.2 Income generation zones
 - 2.3 Location of slums and "katchi abadis" and areas proposed for intervention
3. FAISALABAD
 - 3.1 Major arteries
 - 3.2 Income generation zones
 - 3.3 Location of slums and "katchi abadis" and areas proposed for intervention
4. LAHORE
 - 4.1 Major arteries
 - 4.2 Income generation zones
 - 4.3 Location of slums and "katchi abadis" and areas proposed for intervention
5. PESHAWAR
 - 5.1 Major arteries
 - 5.2 Income generation zones
 - 5.3 Location of slums and "katchi abadis" and areas proposed for intervention

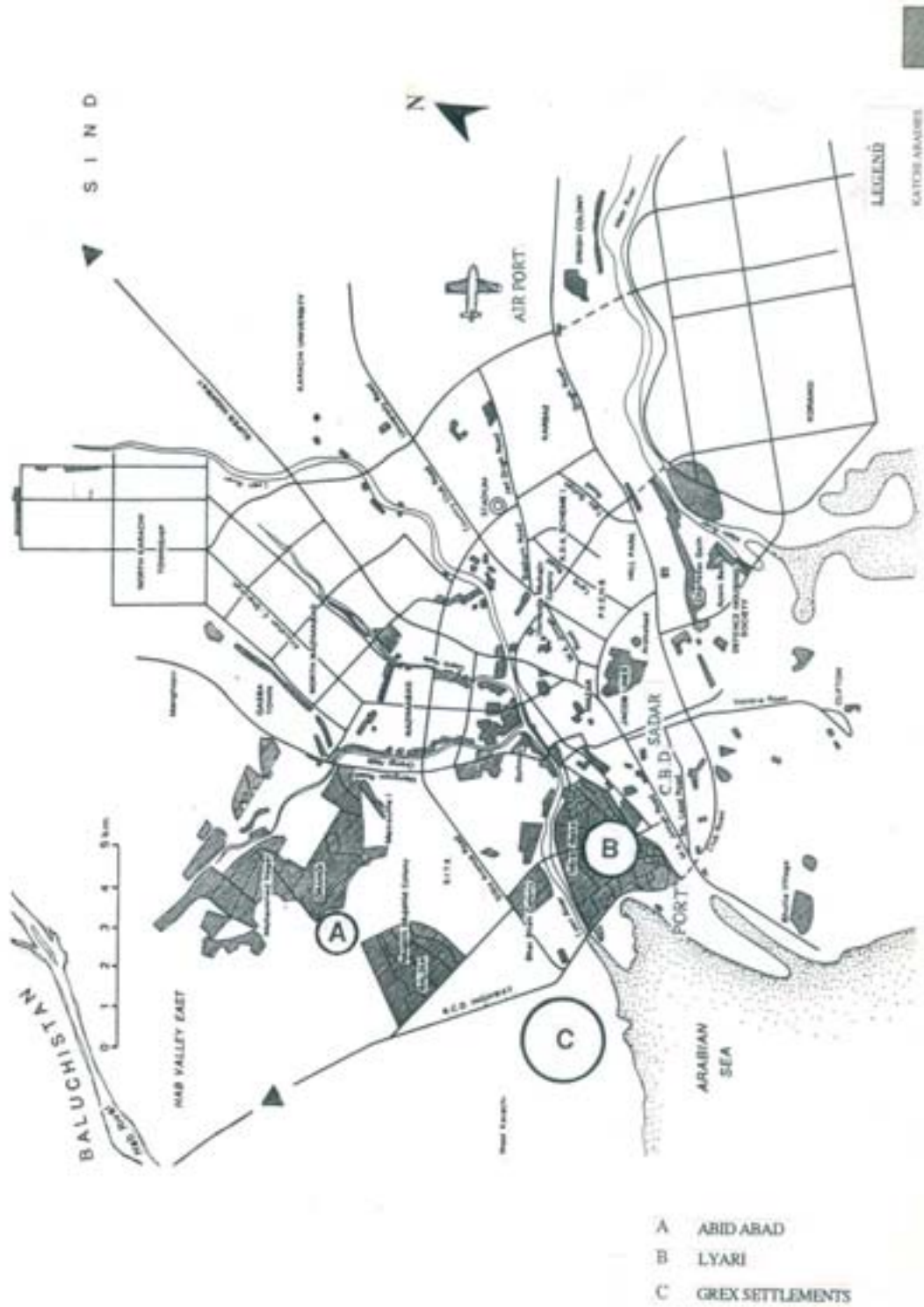
1.1 KARACHI - MAJOR ARTERIES



1.2 KARACHI - INCOME GENERATING ZONES

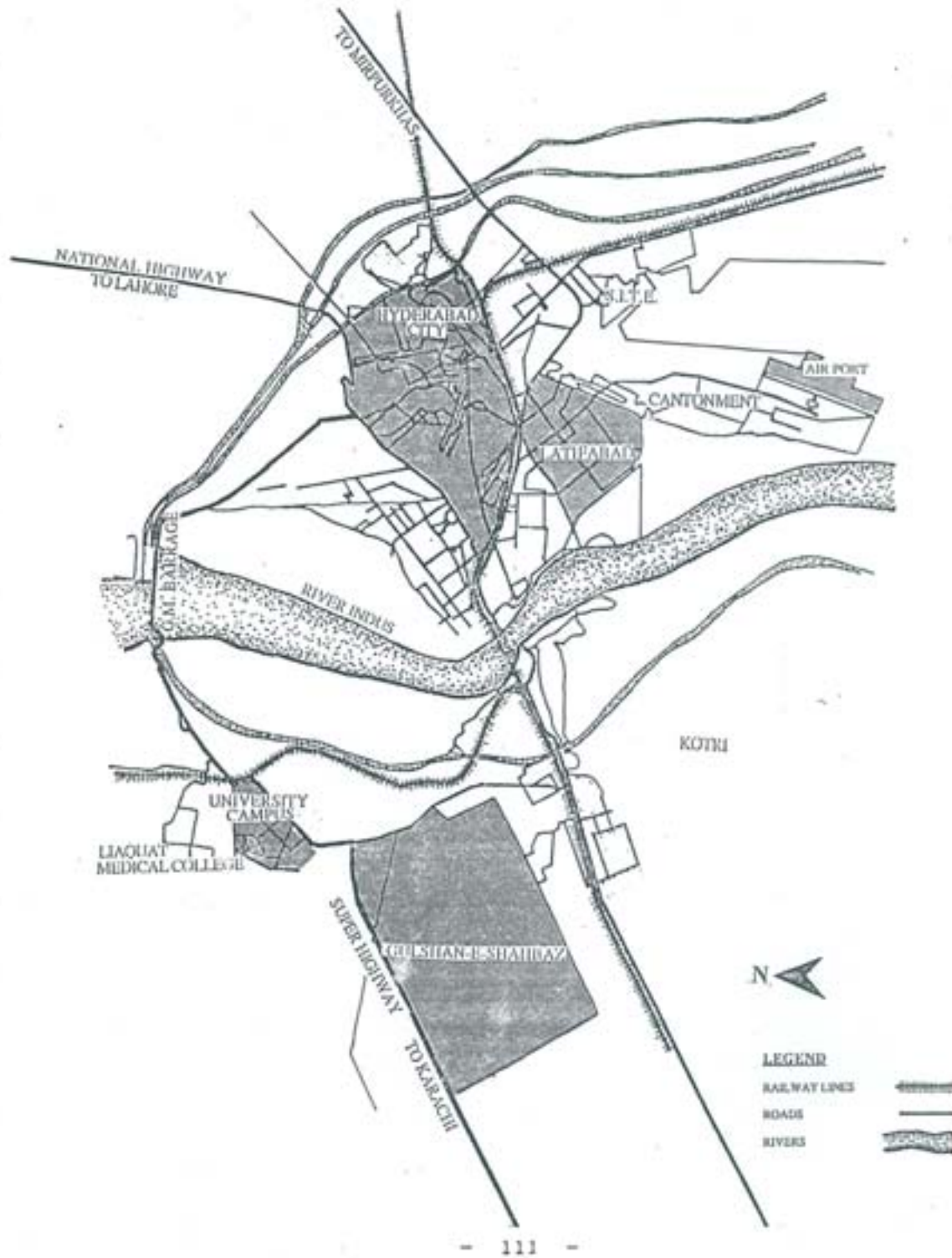


1.3 KARACHI - LOCATION OF SLUMS AND KATCHI ABADIES AND AREAS PROPOSED FOR INTERVENTION

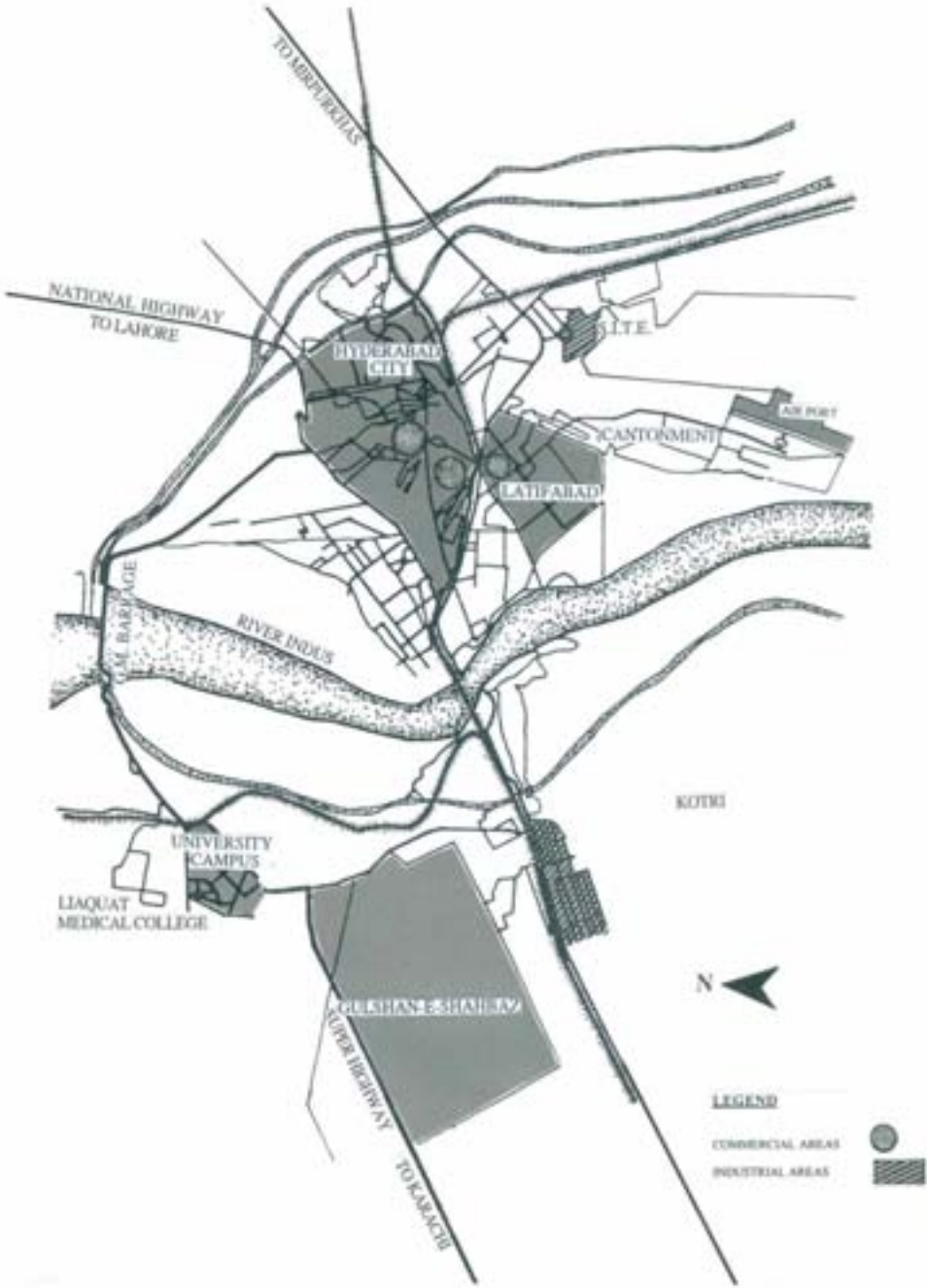


2.1 HYDERABAD - MAJOR ARTERIES

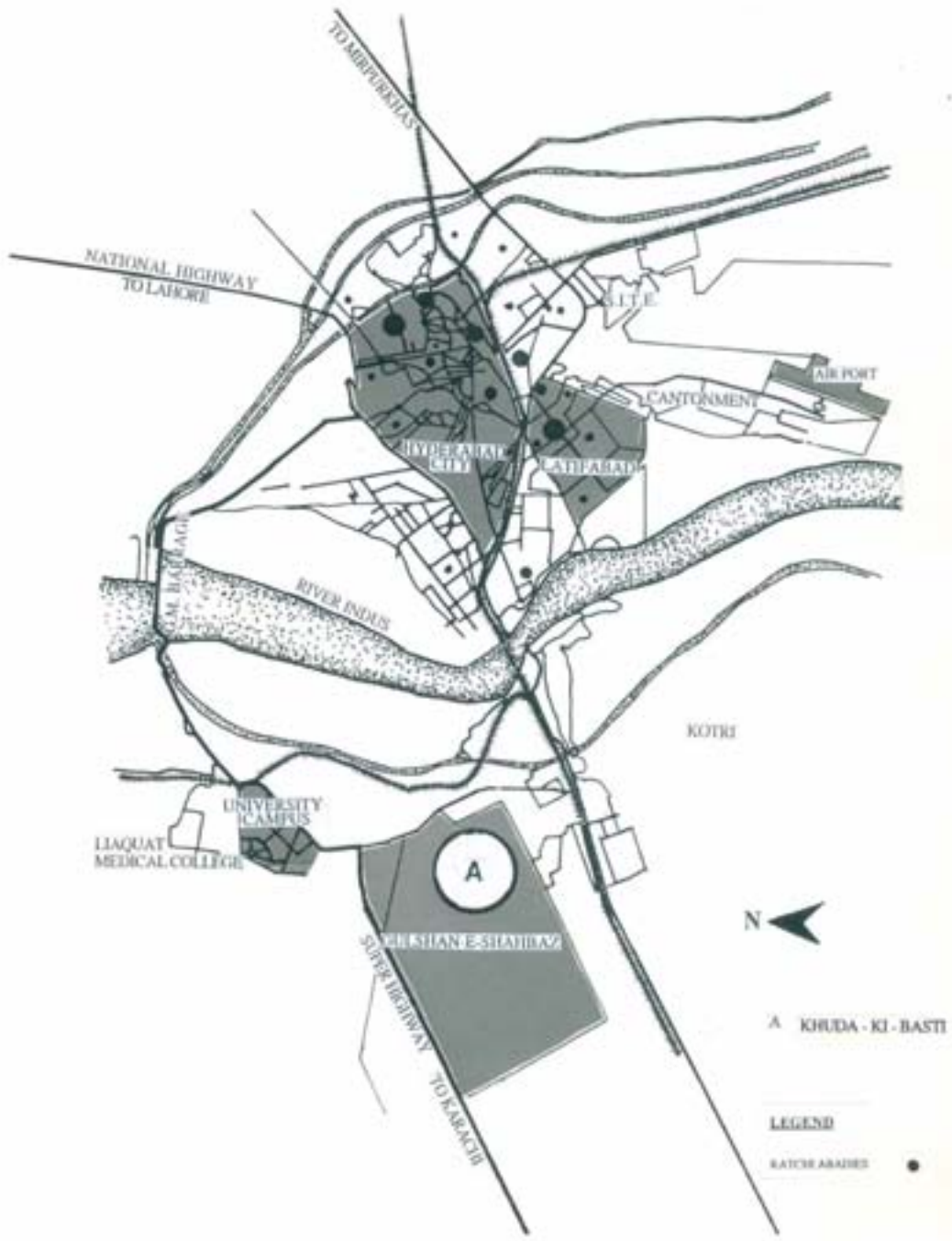
2.1 HYDERABAD - MAJOR ARTERIES



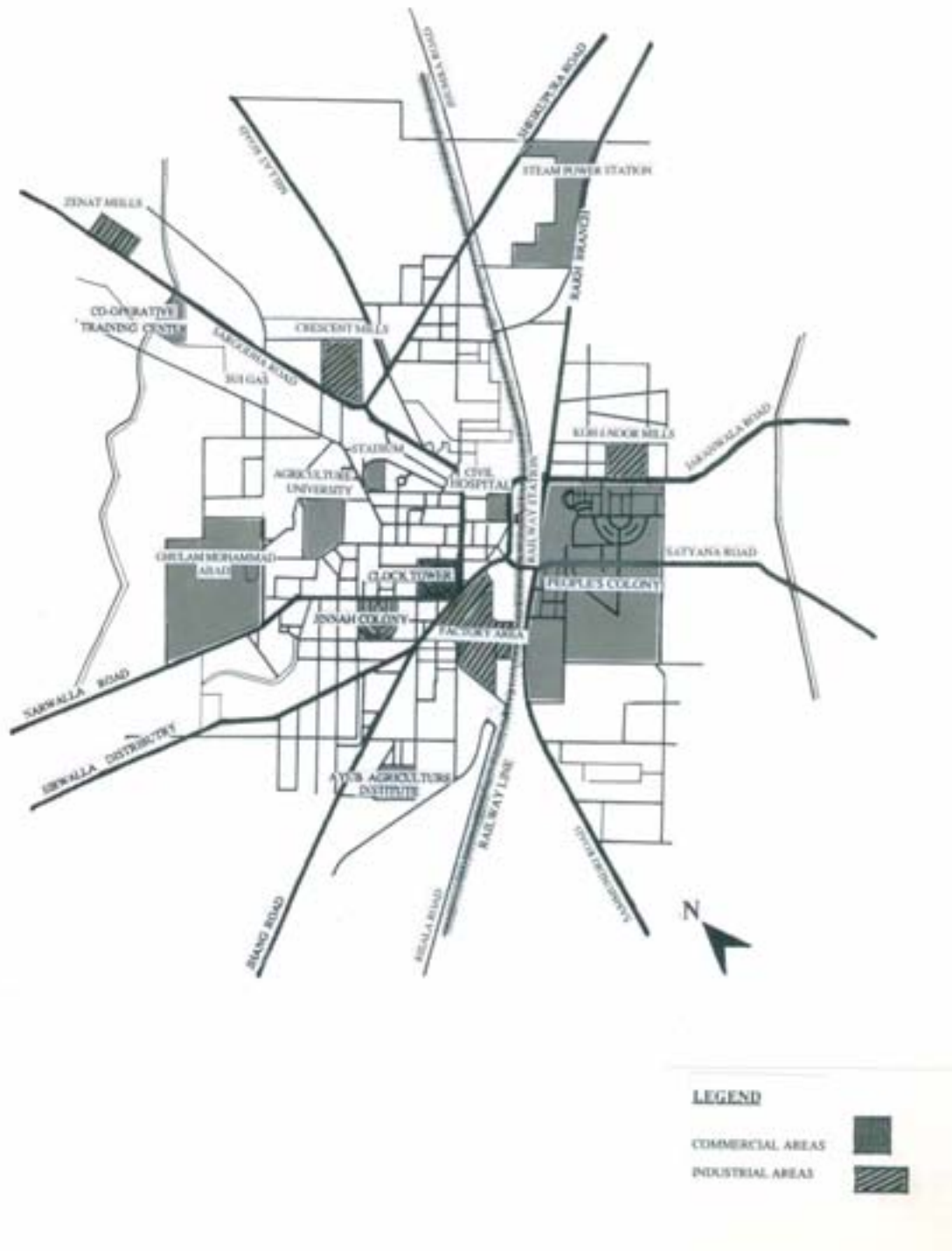
2.2 HYDERABAD -INCOME GENERATING ZONES



2.3 HYDERABAD -LOCATION OF SLUMS AND KATCHI ABADIES AND AREAS PROPOSED FOR INTERVENTION



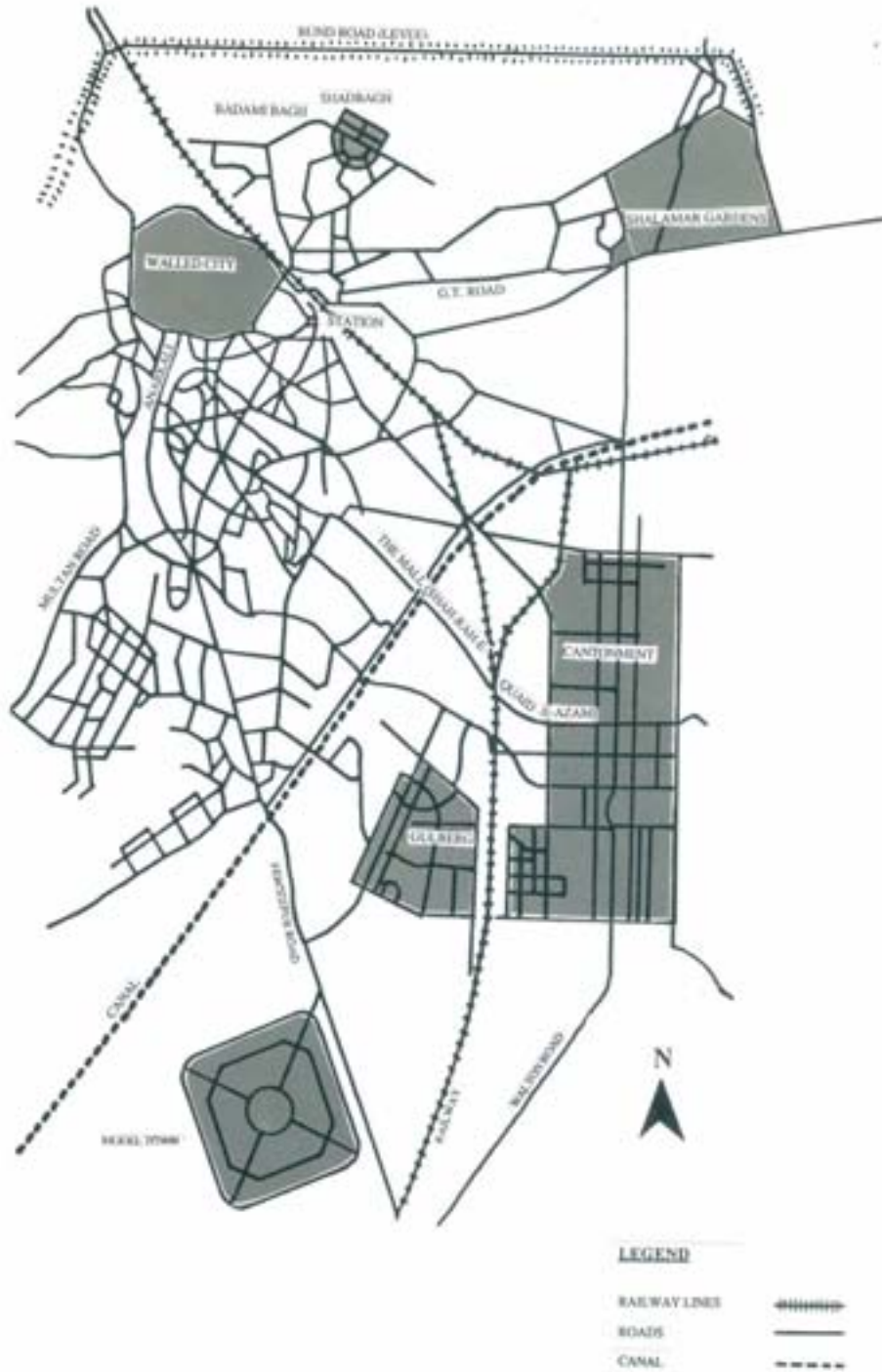
3.1 FAISALABAD-INCOME GENERATING ZONES



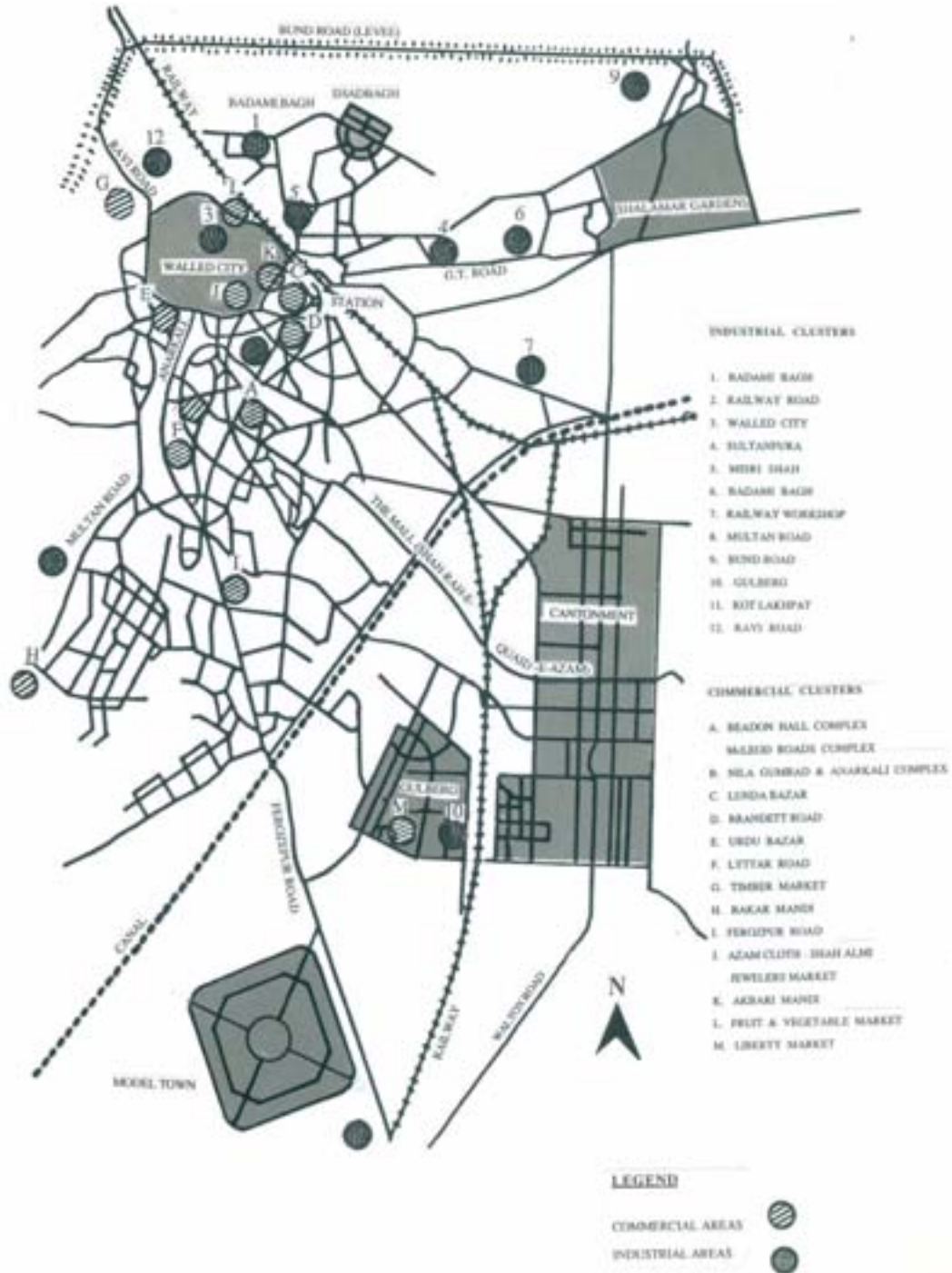
3.3 FAISALABAD-LOCATION OF SLUMS AND KATCHI ABADIES AND AREAS PROPOSED FOR INTERVENTION



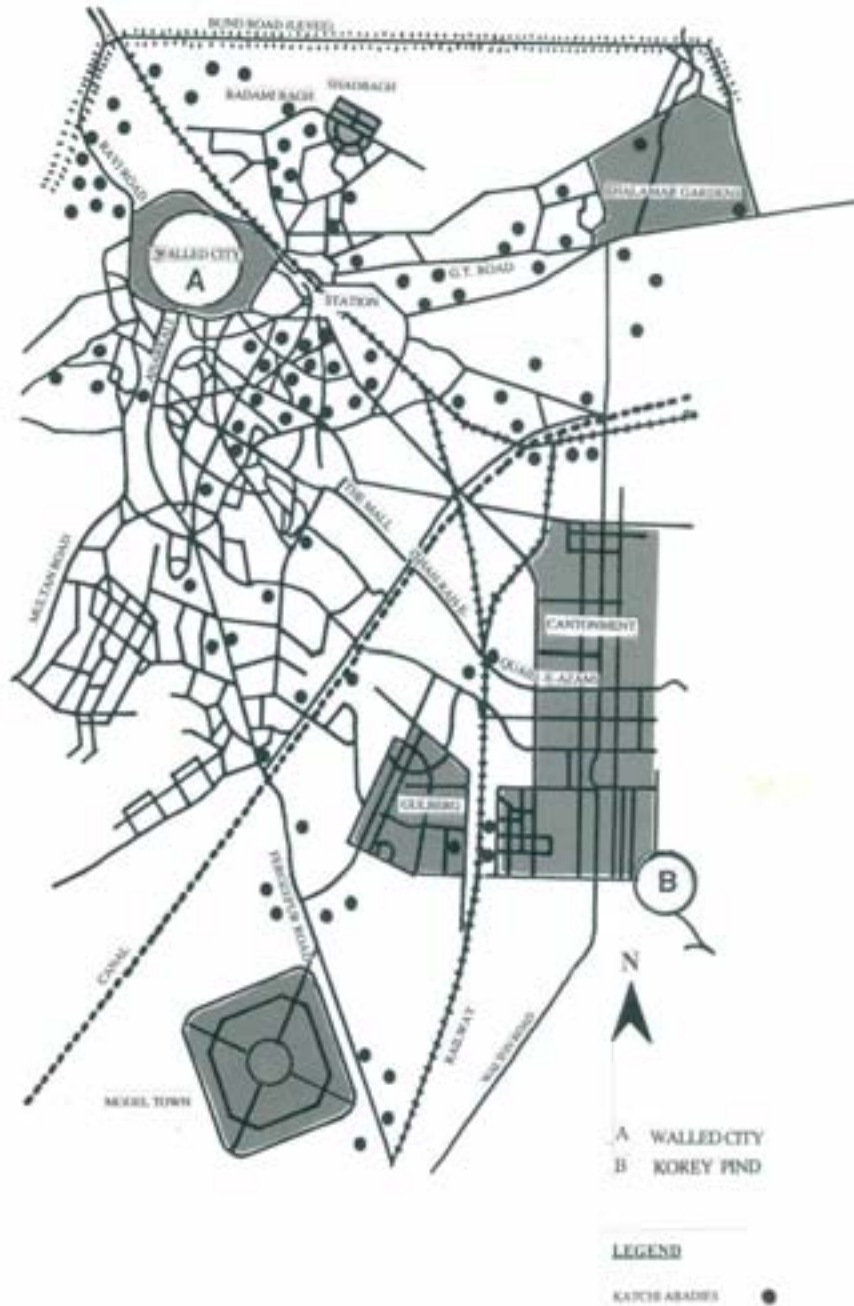
4.1 LAHORE-MAJOR ARTERIES



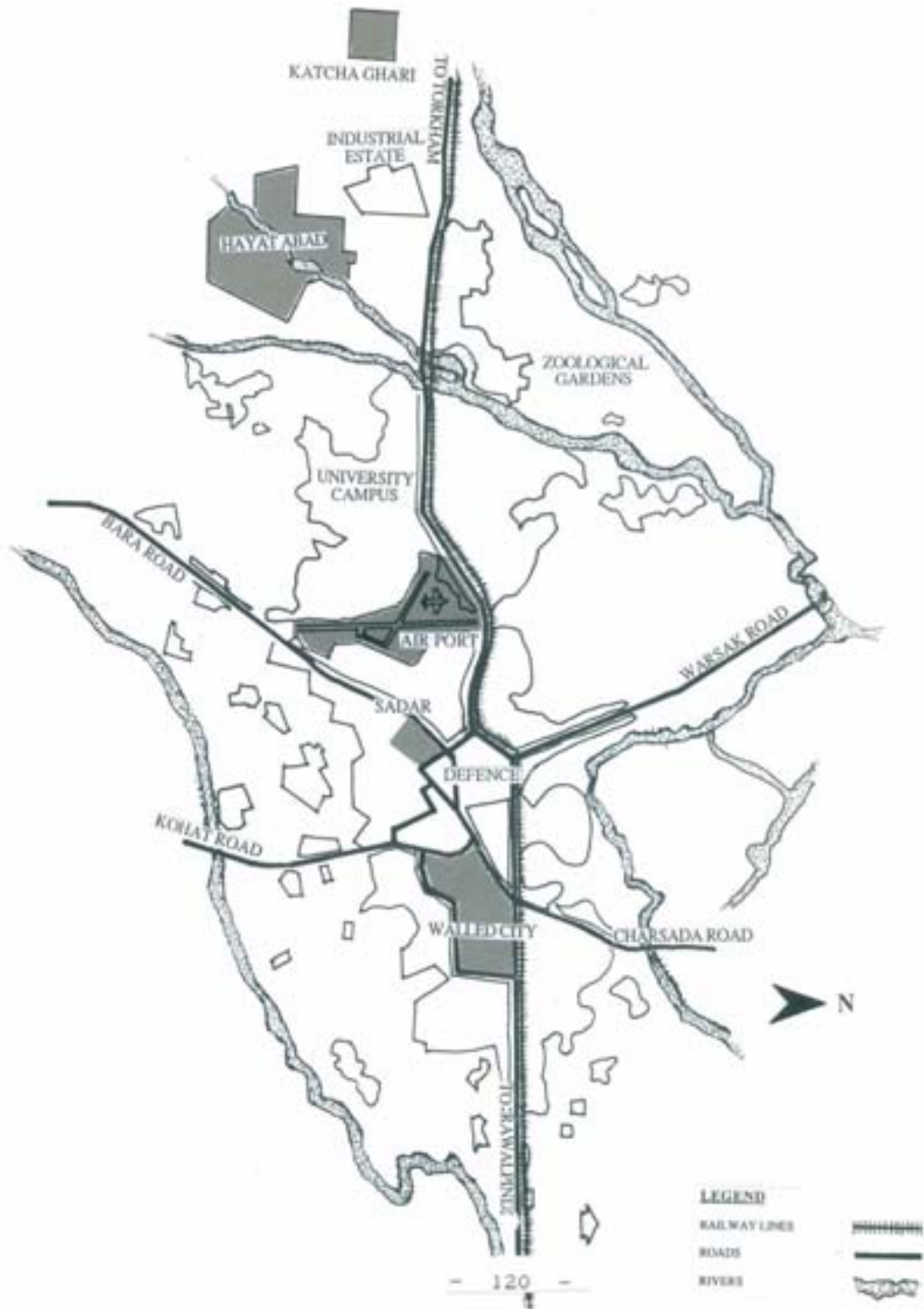
4.2 LAHORE-INCOME GENERATING ZONES



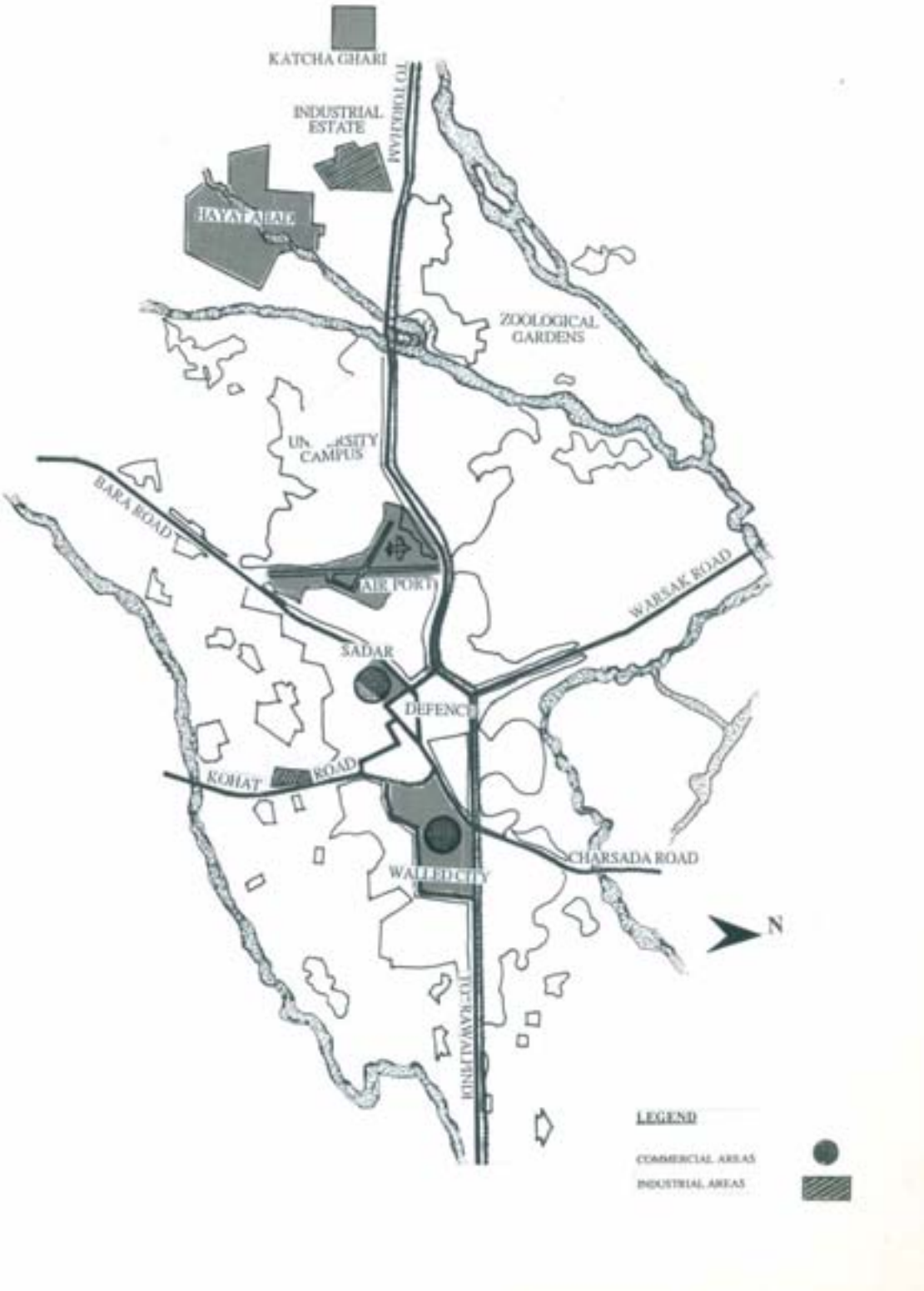
4.3 LAHORE-LOCATION OF SLUMS AND KATCHI ABADIES AND AREAS PROPOSED FOR INTERVENTION



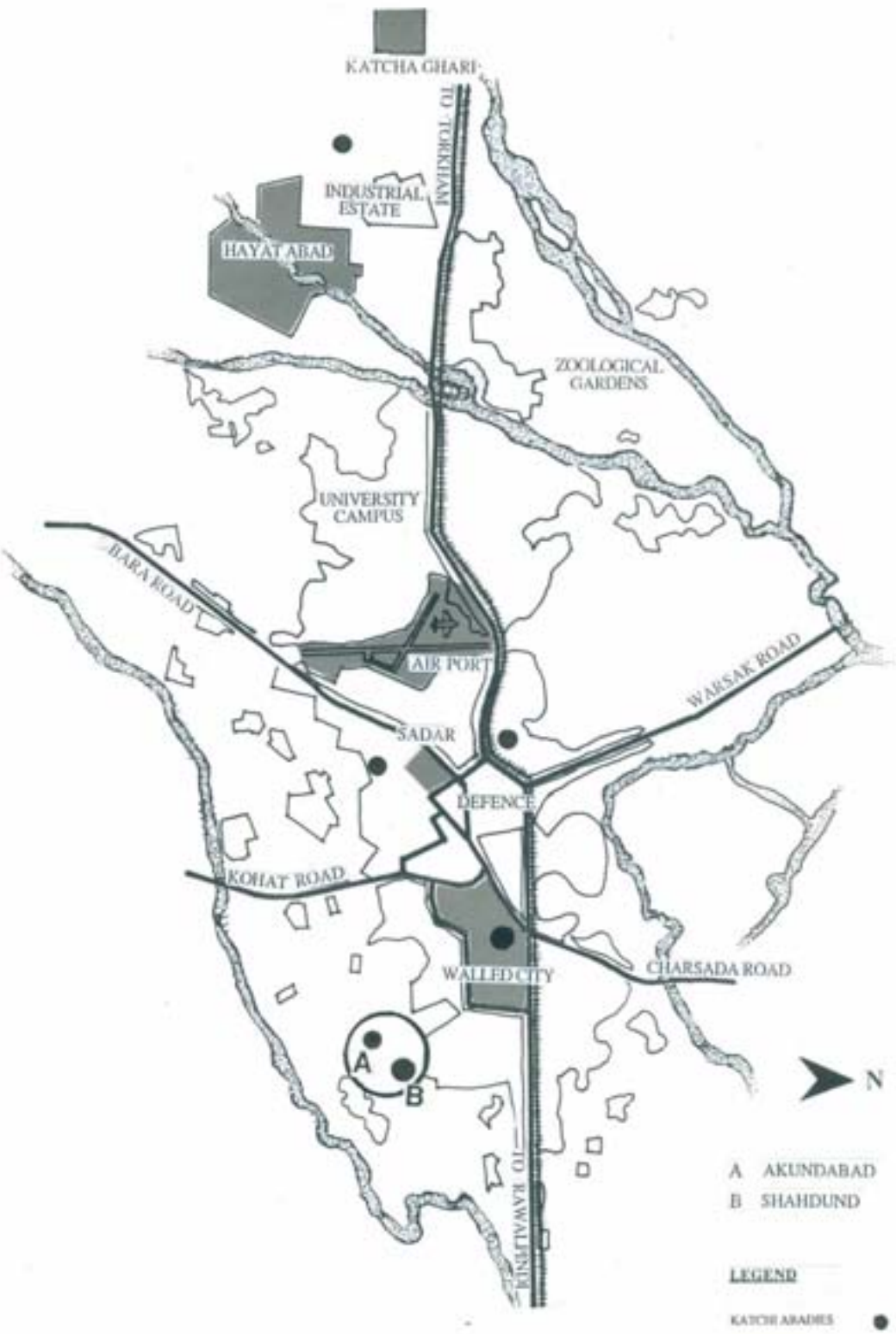
5.1 PESHAWER-MAJOR ARTERIES



5.2 PESHAWER-INCOME GENERATING ZONES



5.3 PESHAWER-LOCATION OF SLUMS AND KATCHI ABADIES AREAS PROPOSED FOR INTERVENTION



Appendix - III

PLACES VISITED ORGANIZATIONS AND PERSONS MET DURING FIELD VISITS

Date	Time	City	Organizations/ areas visited	Persons met
21-4-89	Morning	Lahore	"katchi abadis" with Reza Ali	
	Afternoon		Development of outline of city profiles requirements	
20-5-89	2030	Arrived Lahore		
21-5-89	1030		Family Planning Association of Pakistan (FPAP)	- Mohd. Tahsin (FPAP)
	1430		Walled City Foundation (WCF)	- Arch. Saquib Mahmood, President WCF
	1800		At her residence	- Arch. Yasmin Cheema, Professor NCA
22-5-89	0800		At Avari Towers	- Harish Masih of CARITAS
	1130		ABES	- Abdullah Anwar
	1530		"Basti Sudan Shah"	- Community members
23-5-89		Islamabad	Meeting with SDC	
24-5-89		Lahore	Baghbanpura Settlement	- Community members
			Walled City Foundation (WCF)	- Saquib Mahmood President - Ashiq Ali, Vice President - Members of WCF - Residents of Walled City
25-5-89	0900		UNICEF office	- Ms. Anderselt (CDKA Project) Resident Programme Officer - Ms. Nahid Aziz
	1130		Family Welfare Coop. Society (FWCS)	- Ms. U. Karamat President - Ms. A. Hussain - FWCS staff
	1530		CARITAS (local office)	- Raymond Rossario, Secretary
	1700		Mariam and Nashtar Colonies: Organizations met: - Masiai Islahi Committee (MIC) - Masiai Sangat Committee (MSC) - Christian Welfare Committee (CWC)	- Baba Mehardin, Chairman - Alfonso Sehar - Pervaiz Reza - Yunus Haroon (CWC)

	2000		Korey Pind for meeting with Cantt. slum organization Organization met: - Islami Welfare Society (IWS) - Community Development Council Katchi Abadi Awami Colony (CDCAC) - Muslim Welfare Society (MWS) Keer Khurd - Nashtar Welfare Society (NWS)	- Community members - Ch. Mohd. Sharif Patron in Chief IWS - Reza Abbas Ali Chairman IWS - Liaquat Ali Musafir Chairman CDCAC - Kumar Iyaz Finance Secretary - Mohd. Hussain Sindhu President - Mohd. Siddique President
26-5-89	0915		CARITAS central office	- Harish Masih and staff members
	1230		Korey Pind, Keer Khurd, Nashtar Colony	- Ch. Jaffer Hussain Former owner of Korey Pind land and community members
27-5-89	0730	Leave Lahore for Faisalabad		
	1030	Arrive Faisalabad	Faisalabad Development Authority (FDA) office	- Syed Salay Mohd. Director-General - Liaquat Ali Randahwa, Director Town Planning - Attaulla Khan, Director Environmental Control - Major Shoukat Nawaz Director Estate Management - Munir Ahmad Badar Asstt. Director Finance - Mohd. Faroque Paul Deputy Director Environmental Control
	1330		Zaman Khan's residence	- Zaman Khan Correspondent of various newspapers for Faisalabad
	1600		Anjuman-Samaji Behbood, Dhuddiwala	- Nazir Ahmad Wattoo President
	1830	Leave for Lahore		
	2130	Arrived at Lahore		

28-5-89	1000		Mian Mir Colony to see FWCS projects	<ul style="list-style-type: none"> - Irshad Ali Coordinator of FWCS Community Development Project - Dr. Farida Tariq of the FWCS dispensary
	1230		Mecca Colony to see FWCS projects	<ul style="list-style-type: none"> - Ms. Azhar - Staff, teachers and students
29-5-89	1130		CDKA office	<ul style="list-style-type: none"> - Firdous Riffat Research Officer
	1430		ABES, HEAL project	<ul style="list-style-type: none"> - Nancy Hammond Project Director
	1900		Avari Hotel: meeting with Cantt. Slum Development Organization (CSDO)	<ul style="list-style-type: none"> - Pervaiz Iqbal President (CSDO)
30-5-89	1130	Leave for Karachi		
04-6-89	0730	Left for Hyderabad		
	1000	Arrived at Hyderabad	<p>Following Hyderabad "katchi abadis"</p> <ul style="list-style-type: none"> - Quaid-i-Azam Colony - Madina Colony - Nusrat Forest Colony 	<ul style="list-style-type: none"> - Met with community members
	1630	Left for Karachi		
08-6-89	0730	Left for Hyderabad		
	1000	Arrived at Hyderabad	HDA office	<ul style="list-style-type: none"> - Tasneem Siddiqui Director-General HDA - Azmatulla Research Officer Master Plan - Qurban Ali Bukhari XEN - Meena Hashmi Sub-Editor "Khuda ki Basti" - Mohd. Ali Reza Editor "Khuda ki Basti" - Faizulla Abbassi Architect, HDA
	1230		Androon Pucca Qila, Block - 2, "katchi abadi"	<ul style="list-style-type: none"> - Iftiqar Ahmad Ex-member of Falah-o-Behood Tanzeem
	1530		Katchi Abadi Directorate (KAD)	<ul style="list-style-type: none"> - Hanif Qureshi Director KAD

	1700		"Khuda ki Basti"	<ul style="list-style-type: none"> - Met with block organizations of the "basti" - Mohd. Aslam, Khalid Rahman, Mohd. Latif Committee members of Block A - Hussain Rizvi Architect HDA
	1930	Leave for Karachi		
11-6-89	1000	Arrived at Lahore		
	1130		ABES	<ul style="list-style-type: none"> - Zeenth Yunus Community worker
	1330		Community Development Council, Basti Sadan Shah	<ul style="list-style-type: none"> - Khursheed Alam President
	1430		Walled City Foundation	<ul style="list-style-type: none"> - Arch. Saquib Mahmood
	1930		At his residence	<ul style="list-style-type: none"> - Salman Taseer MPA of Cantt. Slum Area
	2100		Community Development Council, Patiala House Abadi	<ul style="list-style-type: none"> - Shakeel Ahmad Member
12-6-89			Basti Sadan Shah	<ul style="list-style-type: none"> - Virisa Bano LHV at community clinic - Barkat Ali Jaffery Activist of Community Action Group (CAG)
			<p>ABES, HEAL project. Visited following project areas:</p> <ul style="list-style-type: none"> - Rafa-e-Aam Mazang (RAM) - Anjuman Islah-o-Behbood, Rajghar 	<ul style="list-style-type: none"> - Nasima Bano teacher at the school - Haji Mohd. Abdul Rashid Finance Secretary - other staff members and students - Nilofar Yasmin Community worker - Ms. Sadaqat LHV at project clinic - Ayesha Farooq Community worker
13-6-89	1000	Leave for Faisal-abad		
	1300	Arrived at Faisal-abad		
	1500		At Serena Hotel	<ul style="list-style-type: none"> - Nazir A. Wattoo General-Secretary ASB, Dhuddiwala - Javaid Hashmi Field Officer NGOCC
	1800		Crescent Youth Welfare Org.	<ul style="list-style-type: none"> - Munir Sheikh

	1930		Mohalla Rasool Nagar	<ul style="list-style-type: none"> - Karam Hussain Activist, mohalla tanzeem - Baba Mian Abdullah Head of Sandhu Bajwar clan - Khan Mohammad, Activist, Mohalla Tanzeem
	2100		Mohalla Himatpura	<ul style="list-style-type: none"> - Farzand Ali Dogar Councillor
	2230		Katchi Abadi Mohalla Fetheh- abad Salmania Welfare Society (SWS)	<ul style="list-style-type: none"> - Ghulam Hyder Councillor - Haji Abdul Hameed Virak, Patron of SWS - Fazal Din Member council, SWS
14-6-89	0830		At Serena Hotel: SWS Mustafa Nagar	<ul style="list-style-type: none"> - Arif Beg General-Secretary - Office bearers
	1030		Anjuman Samaji Behbood, Dhuddi wala (ASB)	<ul style="list-style-type: none"> - Perween Akhtar Teacher at ASB school - Dalmir Hussain Cardboard box making factory - Mohd. Rafiq Shoe manufacturer - Residents of Dhuddiwala
	1430		Al-Sadaf Organization	<ul style="list-style-type: none"> - Master Iqbal
	1630	Leave for Lahore		
	1930	Arrived at Lahore		
	2100			<ul style="list-style-type: none"> - Ms. Bushra Ahsan Wife of MNA from Cantt. Slum Area
14-6-89	1120	Leave for Karachi	Preparation of notes on Lahore- Faisalabad visit	
06-7-89	1330	Arrived at Peshawar		
	1530		Islamabad Colony	<ul style="list-style-type: none"> - Community members
07-7-89	1130		Afghan Colony	<ul style="list-style-type: none"> - Community members
	1500		Nothia	<ul style="list-style-type: none"> - Community members
08-7-89	0930		PDA office	<ul style="list-style-type: none"> - Afzal Khan Afridi Architect PDA - Mohd. Jan Architect PDA - Pervaiz Alam Urban Planner in DD, PDA - Mohd. Nazir Director, WASA
	1300		PMC office	<ul style="list-style-type: none"> - Allah Bux Engineer PMC - Rahmat Ghazi

				Chief Officer, PMC
	1700		Mohalla Sethian	- Irfan Sethi Resident and other community members
	1800		Akhundabad	- Isa Khan, Ward President, PPP - Astand Gul Mohalla activist
	2000		Shahdand: Organization contacted - Shahdand Islahi Committee - Anjuman-i-Ittehad-i- Yakmusth (AIY)	- Master Khan Dealer and land developer - Taj Mohammad President IAY
09-7-89	1000		UNICEF office	- Riaz A. Zaidi Senior Programme Assistant
	1200		Tehkal Payan	- Community members
	1630		Gulbadshahji	- Community members
10-7-89	1000		PDA office	- Afzal Khan Afridi
	1400	Left for Islamabad		
19-7-89	0930	Karachi	Lyari	- Community members
	1430		Khadda	- Community members
20-7-89	1400		OPP/RTI	- Perween Rahman Director RTI - Anwar Rashid Coordinator RTI - Ramzan Qureshi Social Organizer
	1700		Sherpao Basti	- Ramzan Khan Activist of local CAG
21-7-89	1130		Quaidabad	- Community members
	1400		Gidar Colony	- Community members
22-7-89	1100		Office of Idara-o-Amn-o-Insaf	- Martin Aslam Community Organizer - Rukhsana Paul Women's Organizer
	1600		Isa Nagri	- Community members
23-7-89	1500		Budni Settlement	- Gul Mohammad President Social Welfare Budni village
	1800		Grex Settlement	- Mohd. Katri Coordinator MDP
24-7-89	1230		Meeting with members of the URC	- Salim Alimuddin - Shoukat Khan
	1430		At Ghulam Kibria's residence	- Ghulam Kibria Former Chairman ATDO
31-7-89	1730		Afridi Colony: Organization contacted: - Ahmad Zai Association	- Ali Rahman

				President of the Governing Council - Ghulam Qadir Vice President - Community members
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	2045		Abidabad Settlement: Organization contacted: - Anjuman Pak Itthead	- Amir Afzal General Secretary
01-8-89	1030		Osmania Mohajir Colony	- Community members
	1530		Lines Area: Organization contacted: - Lines Area Supreme Council	- Iftikhar Hussain Kazmi President

Appendix - IV

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Typed by Israr Rana

August 1989

